

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS**

**APPENDIX A: INSTRUCTION**

**1) Selection of High Risk Group ("HRG") Policies**

**For companies using ICC only:**

- Select all policies corresponding to HRG ICC.
- Selection of all claims related to these policies.
- Fill in the ICC segmentation table.
- Combine all claims to generate the aggregate triangles.

**For companies using TIC only:**

- Select all policies corresponding to HRG TIC.
- Selection of all claims related to these policies.
- Fill in the TIC segmentation table.
- Combine all claims to generate the aggregate triangles.

**For companies using other methods:**

- Identification of insurance contracts belong to the HRGs.
- Capturing all policies and related claims data.
- Completion of either ICC or TIC segmentation and aggregate triangle tables.

**For companies using both ICC and TIC:**

- Select the whole policy which has HRG ICC and its corresponding claims.  
E.g. A scaffolding company has both scaffolding workers (635) and clerks (099).

Policy Num.	TIC	ICC	Wage	Premium
001	5414	635	5,000,000	100,000
		099	1,000,000	5,000

- Select the whole policy which has HRG ICC and its corresponding claims.  
E.g. pick out policy 001 and all of its claims.
- Fill in the ICC segmentation table and aggregate triangle tables.
- Next, pick policies by using the TIC.
- Fill in the TIC segmentation table and aggregate triangle tables.

**2) Segmentation Table (see appendix C and D)**

- Policy year basis:

Policy year is defined as the policy underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date at the bottom of the appendix.

- Policies separated into two groups: based on total contract value and annual wages
- Paid losses on cumulative basis and case reserves are exclusive of IBNR.  
Both cumulative paid losses and case reserves are as at 31 December 2004.
- Number of cumulative closed claims and number of open claims also as at 31 December 2004.
- If companies are not able to break down data into each HRG segment, please submit the data on a combined basis.

**3) Aggregate Triangle (see appendix E and F)**

- Policy Year basis:

Policy year is defined as the policy underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date at the bottom of the appendix.

- Aggregate development statistics for all HRGs policies selected.
- Case reserves and paid losses development triangles for policy years between 1993 and 2004.

**4) List of Large HRG Claims (see appendix G)**

- Claims with cumulative paid losses plus case reserves (excluding IBNR) greater than HK2.5M.
- Separate losses into Ordinance and Common Law components, if possible.

For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS**

**APPENDIX B: LIST OF HIGH RISK GROUPS ("HRG")**

Group Code	Description	Possible ICC Codes				
		1	2	3	4	5
1	Blasting	614b	627a	623		
2	Earth removal, excavation, and filling & reclamation (excluding blasting)	614a	627b	627c		
3	Well Sinkers and Borers	219	620	631a	631b	631c
4	Tunnelling	627a	628			
5	Demolition Work	601d				
6	Steel Bending & Erection	607a	607b	608	609	
7	Crane Operator	211	212			
8	Ship Repairer	409	410	412		
9	Scaffolding - Maintenance works	635a	635b			
10	Worker on Board Launch/ River Trade Vessel - Carrying Passengers and/or Cargo	613 634a 639b	615a 634b	615b 636	615c 638	617 639a
11	Stevedores / Riggers	411a	506a			
12	Window Cleaner / Gondola worker	632				
13	Drain Repairer - Maintenance works	622a	622b			
14	Professional Athlete/ Footballer	Professional Athlete/ Footballer				
15	Stuntman	Stuntman				
16	Air Conditioner Installation Worker/ Repairer - Maintenance works	206a	206b	300		
17	Neon Light Signboard Installation Worker/ Repairer	039b				
18	Elderly Watchman/ Domestic Helper - Over 60 Years of Age	Elderly Watchman/ Domestic Helper - Over 60 Years of Age				
19	Diving - Maintenance Works	605				
20	Steeplejacks	601c				

Group Code	Description	Possible TIC Codes				
		1	2	3	4	5
1	Blasting, earth removal, and filling & reclamation	5111	5112	5919		
2	Excavation	5411				
3	Well Sinkers and Borers	5113	5114	5919		
4	Tunnelling	5213	5214	5296	5919	
5	Demolition Work	5292	5919			
6	Steel Bending & Erection	5413				
7	Crane Operator	5425				
8	Ship Repairer	3881				
9	Scaffolding - Maintenance works	5414				
10	Worker on Board Launch/ River Trade Vessel - Carrying Passengers and/or Cargo	7143 7154	7144	7151	7152	7153
11	Stevedores / Riggers	7161				
12	Window Cleaner / Gondola worker	5919				
13	Drain Repairer - Maintenance works	5611				
14	Professional Athlete/ Footballer	9491				
15	Stuntman	9499				
16	Air Conditioner Installation Worker/ Repairer - Maintenance works	5514	9512			
17	Neon Light Signboard Installation Worker/ Repairer	5312	5318	5517	5919	
18	Elderly Watchman/ Domestic Helper - Over 60 Years of Age	Elderly Watchman/ Domestic Helper - Over 60 Years of Age				
19	Diving - Maintenance Works	5919				
20	Steeplejacks	5919				

For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS**

For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.

**THE HONG KONG FEDERATION OF INSURERS**  
**ANALYSIS OF EC/EL HIGH RISK GROUPS**

**ICC Codes**

039b	Sign Writers and Makers (including erection)
206a	Electrical Engineers (not Manufacturers): No unit handled exceeding 5 cwt. Completed weight
206b	Electrical Engineers (not Manufacturers): Otherwise
211	Engineering: Cranes, Manufacture and Erection (work in shop or yard)
212	Engineering: Cranes, Manufacture and Erection (work away from shop or yard)
219	Engineering: Lifts and Hoists (Shaft Sinking)
300	Air Compressor Stations
409	Shipbuilding, Construction and Repair (iron, steel and concrete vessels)
410	Shipbuilding, Construction and Repair (wooden vessels)
411a	Shipchandlers, Ships Stores and Victuallers
412	Ship Painters, Scrapers and Scalers
506a	Forwarding, Landing & Shipping Agents (Stevedores)
601c	Builders (Steeple, tower, mast or chimney shaft building or repair)
601d	Builders (Demolition of buildings)
605	Divers
607a, 607b	Engineering (Fabrication of structural steel)
608	Engineering (Erection of structural steel exceeding 30 ft in height)
609	Engineering (Erection of structural steel not exceeding 30 ft in height)
613	Vessels or Craft not specifically rated
614a	Excavation, Earth Removal, Filling and Reclamation (excluding blasting)
614b	Excavation, Earth Removal, Filling and Reclamation (including blasting)
615a	Ferry Owners (Crew see Ships' and Boats' Crews)
615b	Ferry Owners (All other employees)
615c	Ferry Owners
617	Tugs, Dredgers, Lighters, Barges and vessels carrying mechanical equipment
620	Pit or Shaft Sinking
622a	Plumbers, Hot Water & Sanitary Engineers (No work in shafts or wells exceeding 20 ft. in depth)
622b	Plumbers, Hot Water & Sanitary Engineers (Otherwise)
623	Quarries (excluding Mines)
627a	Sewer and Road Contractors (Blasting and tunnelling)
627a	Sewer and Road Contractors (Blasting and tunnelling)
627b	Sewer and Road Contractors (Open trench work only; no blasting or tunnelling; and where the depth in any part exceeds 10ft)
627c	Sewer and Road Contractors (All other work)
628	Tunnelling (excluding Mines)
631a	Well Sinkers and Borers (By precast concrete well wall)
631b	Well Sinkers and Borers (Artesian or tube wells)
631c	Well Sinkers and Borers (Other wells)
632	Window Cleaners
634a, 634b	Pilots (Harbour and Territorial waters only)
635a	Scaffolding Erection (Work at height over 30 ft.)
635b	Scaffolding Erection (Otherwise)
636	Salvage Crews
638	Commercial Craft operating within the Territorial waters of Hong Kong
639a	Fishing Vessels (Powered)
639b	Fishing Vessels (No Power)

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS**

TIC Codes

3881	Shipyards
3887	Ship-breaking
5111	Site formation and clearance - as main contractor
5112	Site formation and clearance - as sub-contractor
5113	Foundation works - as main contractor
5114	Foundation works - as sub-contractor
5213	Civil engineering construction - as main contractor
5214	Civil engineering construction - as sub-contractor
5292	Demolition
5296	Miscellaneous civil engineering works
5312	Exterior renovation and repairs
5318	Combination of interior fitting, decoration and exterior renovation and repairs
5411	Excavation work
5413	Steel bending and erection (including welding)
5414	Scaffolding
5425	Crane operation
5514	Air-conditioning / Ventilation system installation and maintenance
5517	Electrical / mechanical equipment installation and maintenance, n.e.c.
5611	Water plumbing / drain laying
5919	Special trade contractor, n.e.c.
7143	Operators of sea-going vessels
7144	Ship owners or operators of Hong Kong-Macau vessels
7151	Harbour ferries
7152	Minor ferries
7153	Wala-walas and inland water passenger transport, n.e.c.
7154	Inland water freight transport
7161	Container terminals, haulage of containers and container leasing
7169	Supporting services to water transport, n.e.c.
9491	Athletic institutes (including gymnasium and sports associations)
9499	Amusement and recreational services, n.e.c.
9512	Electrical repair shops (including air-conditioner, household, installing and repairing)

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX C1: POLICIES BASED ON TOTAL CONTRACT VALUE**

HRG Code	High Risk Group	ICC Codes	Policy Year	Written Premium	Total Contract Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)			
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Closed	Open		
1	Blasting	614b 627a 623	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
2	Earth removal, excavation, and filling & reclamation (excluding blasting)	614a 627b 627c	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
3	Well Sinkers and Borers	219 620 631a 631b 631c	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
4	Tunnelling	627a 628	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
5	Demolition Work	601d	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
6	Steel Bending & Erection	607a 607b 608 609	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
7	Crane Operator	211 212	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
8	Ship Repairer	409 410 412	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
9	Scaffolding - Maintenance works	635a 635b	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
10	Worker on board Launch/ River Trade Vessel	613, 615a, 615b 615c, 617, 634a, 634b, 636, 638, 639a, 639b	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								
11	Stevedores / Riggers	411a 506a	1998								
			1999								
			2000								
			2001								
			2002								
			2003								
			2004								

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX C1: POLICIES BASED ON TOTAL CONTRACT VALUE**

HRG Code	High Risk Group	ICC Codes	Policy Year	Written Premium	Total Contract Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
								Jan - Dec*	Jan - Dec*
12	Window Cleaner / Gondola worker	632	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
13	Drain Repairer - Maintenance works	622a 622b	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
14	Professional Athlete/ Footballer	Actual Policy Description	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
15	Stuntman	Actual Policy Description	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
16	Air Conditioner Installation Worker / Repairer - Maintenance works	206a 206b 300	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
17	Neon Light Signboard Installation Worker/ Repairer	039b	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
18	Elderly Watchman / Domestic Helper	Over age of 60	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
19	Diving - Maintenance Works	605	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
20	Steeplejacks	601c	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
21	Above HRGs Unable to Separately Identify (Please List All Applicable ICCs Included in This Section)		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
All	Total		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
			2004						

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX C1: POLICIES BASED ON TOTAL CONTRACT VALUE**

HRG Code	High Risk Group	ICC Codes	Policy Year	Written Premium	Total Contract Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
								Closed	Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	as at 31 Dec 04*

For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.



**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX C2: POLICIES BASED ON ANNUAL WAGES**

HRG Code	High Risk Group	ICC codes	Policy Year	Written Premium	Annual Wages Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	Open as at 31 Dec 04*
1	Blasting	614b 627a 623	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
2	Earth removal, excavation, and filling & reclamation (excluding blasting)	614a 627b 627c	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
3	Well Sinkers and Borers	219 620 631a 631b 631c	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
4	Tunnelling	627a 628	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
5	Demolition Work	601d	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
6	Steel Bending & Erection	607a 607b 608 609	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
7	Crane Operator	211 212	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
8	Ship Repairer	409 410 412	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
9	Scaffolding - Maintenance works	635a 635b	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
10	Worker on board Launch/ River Trade Vessel	613, 615a, 615b 615c, 617, 634a, 634b, 636, 638, 639a, 639b	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
11	Stevedores / Riggers	411a 506a	1998						
			1999						
			2000						
			2001						
			2002						
			2003						

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX C2: POLICIES BASED ON ANNUAL WAGES**

HRG Code	High Risk Group	ICC codes	Policy Year	Written Premium	Annual Wages Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Closed	Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	as at 31 Dec 04*
12	Window Cleaner / Gondola worker	632	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
13	Drain Repairer - Maintenance works	622a 622b	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
14	Professional Athlete/ Footballer	Actual Policy Description	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
15	Stuntman	Actual Policy Description	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
16	Air Conditioner Installation Worker / Repairer - Maintenance works	206a 206b 300	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
17	Neon Light Signboard Installation Worker/ Repairer	039b	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
18	Elderly Watchman / Domestic Helper	Over age of 60	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
19	Diving - Maintenance Works	605	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
20	Steeplejacks	601c	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
21	Above HRGs Unable to Separately Identify (Please List All Applicable ICCs Included in This Section)		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
All	Total		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
			2004						

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX C2: POLICIES BASED ON ANNUAL WAGES**

HRG Code	High Risk Group	ICC codes	Policy Year	Written Premium	Annual Wages Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
								Closed	Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	as at 31 Dec 04*

For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX D1: POLICIES BASED ON TOTAL CONTRACT VALUE**

HRG Code	High Risk Group	TIC Codes	Policy Year	Written Premium	Total Contract Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	Open as at 31 Dec 04*
1	Blasting, earth removal, and filling & reclamation	5111 5112 5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
2	Excavation	5411	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
3	Well Sinkers and Borers	5113 5114 5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
4	Tunnelling	5213 5214 5296 5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
5	Demolition Work	5292 5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
6	Steel Bending & Erection	5413	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
7	Crane Operator	5425	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
8	Ship Repairer	3881 3887	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
9	Scaffolding - Maintenance works	5414	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
10	Worker on board Launch/ River Trade Vessel	7143, 7144, 7151, 7152, 7153, 7154	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
11	Stevedores/ Rigger	7161, 7169	1998						
			1999						
			2000						
			2001						
			2002						
			2003						

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX D1: POLICIES BASED ON TOTAL CONTRACT VALUE**

HRG Code	High Risk Group	TIC Codes	Policy Year	Written Premium	Total Contract Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	Open as at 31 Dec 04*
12	Window Cleaner/ Gondola Worker	5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
13	Drain Repairer - Maintenance works	5611	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
14	Professional Athlete/ Footballer	9491	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
15	Stuntman	9499	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
16	Air Conditioner Installation Worker / Repairer - Maintenance works	5514 9512	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
17	Neon Light Signboard Installation Worker/ Repairer	5312 5318 5517 5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
18	Elderly Watchman / Domestic Helper	Over age of 60	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
19	Diving - Maintenance Works	5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
20	Steeplejacks	5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
21	Above HRGs Unable to Separately Identify (Please List All Applicable TICs Included in This Section)		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
All	Total		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
			2004						

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX D1: POLICIES BASED ON TOTAL CONTRACT VALUE**

HRG Code	High Risk Group	TIC Codes	Policy Year	Written Premium	Total Contract Value	Cumulative Paid Losses	Ending Case Reserves	Cum. Number of Reported Claims (Excluding Nil Claims)	
								Closed	Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	as at 31 Dec 04*

For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.



**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX D2: POLICIES BASED ON ANNUAL WAGES**

HRG Code	High Risk Group	TIC codes	Policy Year Jan - Dec*	Written Premium Jan - Dec*	Annual Wages Value Jan - Dec*	Cumulative Paid Losses Until 31 Dec 04*	Ending Case Reserves as at 31 Dec 04*	Cum. Number of Reported Claims (Excluding Nil Claims)	
								Closed Until 31 Dec 04*	Open as at 31 Dec 04*
12	Window Cleaner/ Gondola Worker	5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
13	Drain Repairer - Maintenance works	5611	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
14	Professional Athlete/ Footballer	9491	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
15	Stuntman	9499	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
16	Air Conditioner Installation Worker / Repairer - Maintenance works	5514 9512	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
17	Neon Light Signboard Installation Worker/ Repairer	5312 5318 5517 5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
18	Elderly Watchman / Domestic Helper	Over age of 60	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
19	Diving - Maintenance Works	5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
20	Steeplejacks	5919	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
21	Above HRGs Unable to Separately Identify (Please List All Applicable TICs Included in This Section)		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
All	Total		1998						
			1999						
			2000						
			2001						
			2002						
			2003						
			2004						



**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**PREMIUMS, EXPOSURES AND LOSS INFORMATION BY HRG - DIRECT BUSINESS (HK\$000'S)**

- 1) Please pick out those policies with the listed ICC codes and fill in the following tables.  
2) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

**APPENDIX D2: POLICIES BASED ON ANNUAL WAGES**

HRG Code	High Risk Group	TIC codes	Policy Year Jan - Dec*	Written Premium Jan - Dec*	Annual Wages Value Jan - Dec*	Cumulative Paid Losses Until 31 Dec 04*	Ending Case Reserves as at 31 Dec 04*	Cum. Number of Reported Claims (Excluding Nil Claims)	
								Closed Until 31 Dec 04*	Open as at 31 Dec 04*

For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.

**THE HONG KONG FEDERATION OF INSURERS  
ANALYSIS OF EC/EL HIGH RISK GROUPS  
STATISTICS EVALUATED AS AT 31 DECEMBER 2004  
ALL AMOUNTS IN HKD 000's**

**APPENDIX E: Please Combine Loss Experiences of the High Risk Groups Policies (Based on ICC codes) and Complete the Tables Below:**

**1. GROSS PAID LOSSES AND LOSS ADJUSTMENT EXPENSES - DIRECT BUSINESS**

POLICY YEAR	CLAIM PAYMENTS MADE DURING											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994	--	--	--	--	--	--	--	--	--	--	--	--
1995	--	--	--	--	--	--	--	--	--	--	--	--
1996	--	--	--	--	--	--	--	--	--	--	--	--
1997	--	--	--	--	--	--	--	--	--	--	--	--
1998	--	--	--	--	--	--	--	--	--	--	--	--
1999	--	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--	--

**2. GROSS CASE OUTSTANDING AT THE END OF THE PERIOD (EXCLUSIVE OF IBNR RESERVES) - DIRECT BUSINESS**

POLICY YEAR	OUTSTANDING AT THE END OF											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994	--	--	--	--	--	--	--	--	--	--	--	--
1995	--	--	--	--	--	--	--	--	--	--	--	--
1996	--	--	--	--	--	--	--	--	--	--	--	--
1997	--	--	--	--	--	--	--	--	--	--	--	--
1998	--	--	--	--	--	--	--	--	--	--	--	--
1999	--	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--	--

Note:

1) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

2) For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.

**3. NUMBER OF CLOSED CLAIMS (EXCLUDING NIL CLAIMS) - DIRECT BUSINESS**

POLICY YEAR	CLAIM REPORTED DURING											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994	--	--	--	--	--	--	--	--	--	--	--	--
1995	--	--	--	--	--	--	--	--	--	--	--	--
1996	--	--	--	--	--	--	--	--	--	--	--	--
1997	--	--	--	--	--	--	--	--	--	--	--	--
1998	--	--	--	--	--	--	--	--	--	--	--	--
1999	--	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--	--

**4. NUMBER OF OUTSTANDING CLAIMS (EXCLUDING NIL CLAIMS) - DIRECT BUSINESS**

POLICY YEAR	NUM OF CLAIM OUTSTANDING AT THE END OF											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994	--	--	--	--	--	--	--	--	--	--	--	--
1995	--	--	--	--	--	--	--	--	--	--	--	--
1996	--	--	--	--	--	--	--	--	--	--	--	--
1997	--	--	--	--	--	--	--	--	--	--	--	--
1998	--	--	--	--	--	--	--	--	--	--	--	--
1999	--	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--	--

**THE HONG KONG FEDERATION OF INSURERS**  
**ANALYSIS OF EC/EL HIGH RISK GROUPS**  
**STATISTICS EVALUATED AS AT 31 DECEMBER 2004**  
**ALL AMOUNTS IN HKD 000's**

**APPENDIX F: Please Combine Loss Experiences of the High Risk Groups Policies (Based on TIC codes) and Complete the Tables Below:**

**1. GROSS PAID LOSSES AND LOSS ADJUSTMENT EXPENSES - DIRECT BUSINESS**

POLICY YEAR	CLAIM PAYMENTS MADE DURING											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994		--	--	--	--	--	--	--	--	--	--	--
1995			--	--	--	--	--	--	--	--	--	--
1996				--	--	--	--	--	--	--	--	--
1997					--	--	--	--	--	--	--	--
1998						--	--	--	--	--	--	--
1999							--	--	--	--	--	--
2000								--	--	--	--	--
2001									--	--	--	--
2002										--	--	--
2003											--	--
2004												--

**2. GROSS CASE OUTSTANDING AT THE END OF THE PERIOD (EXCLUSIVE OF IBNR RESERVES) - DIRECT BUSINESS**

POLICY YEAR	OUTSTANDING AT THE END OF											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994		--	--	--	--	--	--	--	--	--	--	--
1995			--	--	--	--	--	--	--	--	--	--
1996				--	--	--	--	--	--	--	--	--
1997					--	--	--	--	--	--	--	--
1998						--	--	--	--	--	--	--
1999							--	--	--	--	--	--
2000								--	--	--	--	--
2001									--	--	--	--
2002										--	--	--
2003											--	--
2004												--

Note:

1) Policy year is defined as the underwriting period starting from January to December, and the evaluation date is as at 31 December 2004  
If company cannot generate data based on this definition, please specify the basis and the evaluation date:

Please specify the policy year definition: From \_\_\_\_\_ to \_\_\_\_\_

Evaluation date: \_\_\_\_\_

2) For general enquiry, please contact Ms. Pauline Woo of Office of the Commissioner of Insurance at 2867 2561.  
For technical support, please contact Mr. Kenneth Law of S. Yu & Partners at 2590 9660.

**3. NUMBER OF CLOSED CLAIMS (EXCLUDING NIL CLAIMS) - DIRECT BUSINESS**

POLICY YEAR	CLAIM REPORTED DURING											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994		--	--	--	--	--	--	--	--	--	--	--
1995			--	--	--	--	--	--	--	--	--	--
1996				--	--	--	--	--	--	--	--	--
1997					--	--	--	--	--	--	--	--
1998						--	--	--	--	--	--	--
1999							--	--	--	--	--	--
2000								--	--	--	--	--
2001									--	--	--	--
2002										--	--	--
2003											--	--
2004												--

**4. NUMBER OF OUTSTANDING CLAIMS (EXCLUDING NIL CLAIMS) - DIRECT BUSINESS**

POLICY YEAR	NUM OF CLAIM OUTSTANDING AT THE END OF											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993	--	--	--	--	--	--	--	--	--	--	--	--
1994		--	--	--	--	--	--	--	--	--	--	--
1995			--	--	--	--	--	--	--	--	--	--
1996				--	--	--	--	--	--	--	--	--
1997					--	--	--	--	--	--	--	--
1998						--	--	--	--	--	--	--
1999							--	--	--	--	--	--
2000								--	--	--	--	--
2001									--	--	--	--
2002										--	--	--
2003											--	--
2004												--

**THE HONG KONG FEDERATION OF INSURERS**  
**ANALYSIS OF EC/EL HIGH RISK GROUPS**  
**STATISTICS EVALUATED AS AT 31 DECEMBER 2004**  
**ALL AMOUNTS IN HKD 000's**

**APPENDIX G: LISTING OF LARGE CLAIMS WITH CUMULATIVE INCURRED LOSSES (CUMULATIVE PAID + CASE RESERVES) GREATER OR EQUAL TO HK\$2.5 MILLION**

Claim Number	TIC Codes	ICC Codes	Policy Year	Cumulative Paid Losses			Ending Case Reserves			Brief Description of Claim
				Ordinance	Common Law	Total	Ordinance	Common Law	Total	
To be completed by individual insurers for accidents occurring between 1998 and 2004.										