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 scaffording company has both scaffording 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.

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

Group	Description		Possi	ble ICC Code	S	
Code		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	Scaffording - Maintenance works	635a	635b			
10	Worker on Board Launch/ River Trade Vessel	613	615a	615b	615c	617
	 Carrying Passengers and/or Cargo 	634a	634b	636	638	639a
		639b				
11	Stevedores / Riggers	411a	506a			
12	Window Cleaner / Gondola worker	632				
13	Drain Repairer - Maintenance works	622a	622b			
14	Professional Athlete/ Footballer	Professional Atl	hlete/ Footba	ller		
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 Watchm	nan/ Domestic	c Helper - Ove	er 60 Years o	f Age
19	Diving - Maintenance Works	605				
20	Steeplejacks	601c				

Group	Description		Possi	ble TIC Code	S	
Code		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	3887			
9	Scaffording - Maintenance works	5414				
10	Worker on Board Launch/ River Trade Vessel	7143	7144	7151	7152	7153
	 Carrying Passengers and/or Cargo 	7154				
11	Stevedores / Riggers	7161	7169			
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 Watchm	nan/ Domestio	Helper - Ove	er 60 Years o	f 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.

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

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)

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 ereciton (including welding)	
5414	Scaffording	
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 Electical repair shops (including air-conditioner, household, installing and repairing)

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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 ______ to ______

Evaluation date:

APPENDIX C1: POLICIES BASED ON TOTAL CONTRACT VALUE

HRG	High Risk Group	ICC Codes	Policy	Written	Total	Cumulative	Ending	Cum. Number of	
Code			Year	Premium	Contract Value	Paid Losses	Case Reserves	(Excluding Closed	Nil Claims) 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
			San Dee	ball Dee	San Dee	Unar OT Dec 04	43 41 01 200 04	Onthe OF Dec 04	43 41 51 500 5
	Blasting	614b	1998						
		627a	1999						
		623	2000						
			2001						
			2002						
			2003	-					
	E anti anno 1	014-	2004						
2	Earth removal, excavation,	614a 627b	1998 1999						
	and filling & reclamation	627b	2000	1					
	(excluding blasting)	0270	2000						
	(excluding blasting)		2001	-					
			2003						
			2004						
	Well Sinkers and Borers	219	1998						
		620	1999						
		631a	2000						
		631b	2001						
		631c	2002						
			2003		<u> </u>				
			2004						
	Tunnelling	627a	1998		ļ	l			
		628	1999		ł	1			
			2000	<u> </u>					
			2001 2002						
			2002	<u> </u>	ł	1			
			2003						
i	Demolition Work	601d	1998	1					
			1999						
			2000						
			2001						
			2002						
			2003						
			2004						
;	Steel Bending & Erection	607a	1998						
		607b	1999						
		608	2000						
		609	2001						
			2002						
			2003						
			2004						
	Crane Operator	211 212	1998 1999						
		212	2000	ł	-				
			2000	1					
			2001						
			2002						
			2004						
	Ship Repairer	409	1998						
		410	1999						
		412	2000						
			2001						
			2002						
			2003		L	L			
			2004						
	Scaffording	635a	1998		ļ	l			
	- Maintenance works	635b	1999		<u> </u>				
			2000		ł	1			
			2001						L
			2002						
			2003 2004	<u> </u>		<u> </u>			
0	Worker on board Launch/	613, 615a, 615b	1998	<u> </u>	ł	1			
•	River Trade Vessel	615c, 617, 634a,	1998	1		1			
	inver made vesser	634b, 636, 638,	2000	1	1	1			
		639a, 639b	2000	<u> </u>	1	1			
		3000, 0000	2001		1	1			
			2002	1	1	1	1	1	-
			2003	1	1	1	1	1	
1	Stevedores / Riggers	411a	1998	1	1	1	1	1	
•		506a	1999	1	1	1	1	1	-
			2000	ł	1	1	1	1	
			2000	1	1	1	1	1	
			2002	1					
			2003	1					
		1	2004	1	1	1			

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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 ______ to ______

Evaluation date:

APPENDIX C1: POLICIES BASED ON TOTAL CONTRACT VALUE

HRG	High Risk Group	ICC Codes	Policy	Written	Total	Cumulative	Ending		Reported Claims
Code			Year	Premium	Contract Value	Paid Losses	Case Reserves	(Excluding Closed	Nil Claims) Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*	Until 31 Dec 04*	
12	Window Cleaner /	632	1008			1			
12	Gondola worker	632	1998 1999						
			2000						
			2001						
			2002						
			2003						
			2004						1
13	Drain Repairer	622a	1998						
	- Maintenance works	622b	1999						
			2000						
			2001 2002						
			2002						
			2003						
14	Professional Athlete/ Footballer	Actual	1998						
		Policy	1999						
		Description	2000						[
			2001						
			2002						
			2003						
	1-	-	2004						
15	Stuntman	Actual	1998					ļ	
		Policy	1999						ł
		Description	2000						ł
			2001 2002					ļ	
			2002						
			2003	1		1			
16	Air Conditioner Installation Worker	206a	1998						
		206b	1999						
		300	2000						
			2001						
			2002						
			2003						
			2004						
17	Neon Light Signboard	039b	1998						
	Installation Worker/ Repairer		1999						
			2000 2001						
			2001						1
			2002						
			2004						
18	Elderly Watchman	Over age of	1998						
		60	1999						
			2000						
			2001						1
			2002						
			2003						
			2004					ļ	i
19	Diving - Maintenance Works	605	1998						ł
			1999						
			2000 2001	1	ł	1			ł
			2001						
			2002					L	1
			2003	1	1	1			
20	Steeplejacks	601c	1998	l		İ			1
			1999			l			1
			2000						Í
			2001						<u> </u>
			2002						
			2003						
			2004						
21	Above HRGs Unable to Separately Identify (Please List All Applicatable ICCs		1998					ļ	
	(Please List All Applicatable ICCs Included in This Section)		1999						ł
			2000						ł
			2001 2002						}
			2002	1	ł	1			ł
			2003						l
AII	Total		1998					L	1
-			1999	1	1	1			
			2000	l	1	1			
			2001			İ			1
			2002						<u> </u>
			2003						
			2004						
				-			-		

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.

I) Preises pick out mose poinces with the nate to Co coast and min the holowing 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 ______ to ______

Evaluation date:

APPENDIX C1: POLICIES BASED ON TOTAL CONTRACT VALUE

HRG	High Risk Group	ICC Codes	Policy	Written	Total	Cumulative	Ending	Cum. Number of Reported Claim	
Code			Year	Premium	Contract	Paid	Case	(Excluding	Nil Claims)
					Value	Losses	Reserves	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.

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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		Reported Claims Nil Claims) Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*		as at 31 Dec 04*
	Diracian	01.41	1000						
1	Blasting	614b 627a	1998 1999						
		623	2000						
			2001						
			2002						
			2003						
		04.4	2004	-	-	-			
2	Earth removal, excavation,	614a 627b	1998 1999			1			
	and filling & reclamation	627c	2000						
	(excluding blasting)		2001						
			2002						
			2003						
			2004						
3	Well Sinkers and Borers	219 620	1998 1999						
		631a	2000						
		631b	2000	1	1	1			
		631c	2002						
			2003						
			2004						
4	Tunnelling	627a	1998	l		1			
		628	1999						
			2000 2001	<u> </u>		1			
			2001	1		1		1	
			2003						
			2004						
5	Demolition Work	601d	1998						
			1999						
			2000 2001						
			2001	-	-				
			2002						
			2004						
6	Steel Bending & Erection	607a	1998						
		607b	1999						
		608	2000						
		609	2001 2002						
			2002						
			2003						
7	Crane Operator	211	1998						
		212	1999						
			2000						
			2001						
			2002	-					
			2003 2004			1			
3	Ship Repairer	409	1998						
		410	1999	1	1	1			
		412	2000						
			2001						
			2002						
			2003 2004	<u> </u>					
)	Scaffording	635a	2004	ł	ł	1		<u> </u>	
•	- Maintenance works	635b	1999	1	1	1		1	ł
			2000	1	1	1			
			2001						
			2002						
			2003			l			
0	Worker on board Launch/	640 64F- 64F	2004						
J	Worker on board Launch/ River Trade Vessel	613, 615a, 615b 615c, 617, 634a,	1998 1999	<u> </u>		1			
	The Have Vessel	634b, 636, 638,	2000						
		639a, 639b	2000	1	1	1		1	
			2002						
			2003						
			2004						
1	Stevedores / Riggers	411a	1998			l			
		506a	1999						
			2000 2001	<u> </u>	<u> </u>				
			2001						
			2002	1	1	1		1	1
			2004	1	1	1		l	l

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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	Ending Case Reserves		Reported Claims Nil Claims)
			Jan - Dec*	Jan - Dec*	Jan - Dec*	Losses Until 31 Dec 04*	as at 31 Dec 04*		Open as at 31 Dec 04*
40		200	1000	1		T			1
12	Window Cleaner / Gondola worker	632	1998 1999			-			
			2000						
			2001						
			2002						
			2003						
			2004						
13	Drain Repairer	622a	1998						
	- Maintenance works	622b	1999 2000						
			2000						
			2002						
			2003						
			2004						
14	Professional Athlete/ Footballer	Actual	1998						
		Policy	1999						
		Description	2000						
			2001						
			2002 2003	ł	1	ł			ł
			2003			1			
15	Stuntman	Actual	1998	1	1	t			1
		Policy	1999						
		Description	2000						
			2001						
			2002			<u> </u>			
			2003						
40	Air Conditioner Installation Worker	206a	2004						
16	Air Conditioner installation worker / Repairer - Maintenance works	206a 206b	1998 1999			-			
	/ Reparer - Maintenance works	300	2000						
			2000						
			2002						
			2003						
			2004						
17	Neon Light Signboard	039b	1998						
	Installation Worker/ Repairer		1999						
			2000						
			2001 2002						
			2002						
			2003						
18	Elderly Watchman	Over age of	1998						
	/ Domestic Helper	60	1999						
			2000						
			2001						
			2002						
			2003						
19	Diving - Maintenance Works	605	2004 1998						
19	Diving - Maintenance works	605	1998						
			2000			<u> </u>			
			2000	1	1	t			1
			2002						
			2003						
			2004			L			
20	Steeplejacks	601c	1998			<u> </u>			
			1999						
			2000						
			2001 2002			ł			
			2002						
			2003	1	İ	1			1
21	Above HRGs Unable to Separately Identify		1998						
	(Please List All Applicatable ICCs		1999						
	Included in This Section)		2000						
			2001			<u> </u>			
			2002			ļ		ļ	
			2003			ł			
	Tatal		2004						
All	Total		1998 1999						
			2000			<u> </u>			
			2000			<u> </u>			
			2002	1	1	1			1
			2003						

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.

I) Preises pick out mose poinces with the nate to Co coast and min the holowing 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	High Risk Group	ICC codes	Policy	Written	Annual	Cumulative	Ending	Cum. Number of	Reported Claims
Code			Year	Premium	Wages	Paid	Case	(Excluding	Nil Claims)
					Value	Losses	Reserves	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.

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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	High Risk Group	TIC Codes	Policy	Written	Total	Cumulative	Ending	Cum Number of	Reported Claims
Code		TIC Codes	Year	Premium	Contract	Paid	Case		Nil Claims)
0000			roui	. ionium	Value	Losses	Reserves	Closed	Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*		as at 31 Dec 04*		
1	Blasting,	5111	1998						
	earth removal,	5112	1999						
	and filling & reclamation	5919	2000						
			2001						
			2002						
			2003						
-			2004						
2	Excavation	5411	1998					ļ'	
			1999					ļ	
			2000 2001					ł	ł
			2001						1
			2002						
			2004					1	
3	Well Sinkers and Borers	5113	1998						
		5114	1999						
		5919	2000						
			2001						
			2002						
		1	2003						
			2004						ļ
4	Tunnelling	5213	1998						l
		5214	1999						
		5296	2000					├ ────	l
		5919	2001 2002						
			2002						
			2003						
5	Demolition Work	5292	1998						
•	Demondon Work	5919	1999						
			2000					1	
			2001						
			2002						
			2003						
			2004						
6	Steel Bending & Erection	5413	1998						
			1999						
			2000						
			2001						
			2002						
			2003					ļ'	
7	Crosse Oncortes	5405	2004						
<i>'</i>	Crane Operator	5425	1998 1999						
			2000						
			2000						
			2002						
			2002					-	
			2004						
8	Ship Repairer	3881	1998		1		1	1	
		3887	1999						
		1	2000						
1			2001						
		1	2002						
			2003						
		1	2004					ļ'	
9	Scaffording	5414	1998					├ ────	Į
	- Maintenance works	1	1999						
		1	2000					├ ────	
		1	2001						
		1	2002 2003					╂─────┘	
1			2003					ł	
10	Worker on board Launch/	7143, 7144,	1998						
-	River Trade Vessel	7151, 7152,	1999	1	1	1	1	1	
		7153, 7154	2000	l		l		†	
		1	2001	l		l		t	
		1	2002						
		1	2003						<u> </u>
			2004						
11	Stevedores/	7161, 7169	1998						
	Rigger	1	1999						
		1	2000						
		1	2001						1
			2002						
		1	2003					ļ'	ļ
		1	2004	l				l	1

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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 ______ 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		Reported Claims Nil Claims) Open
			Jan - Dec*	Jan - Dec*	Jan - Dec*		as at 31 Dec 04*		as at 31 Dec 04*
12	Window Cleaner/	5919	1998	1	1	1		1	1
12	Gondola Worker	5515	1999						
			2000						
			2001						
			2002					ļ	
			2003						
13	Drain Repairer	5611	2004 1998						
15	- Maintenance works	5611	1998						
			2000						
			2001						
			2002						
			2003						
14	Professional Athlete/	9491	2004 1998						
14	Footballer	9491	1998					1	1
	rootballer		2000						
			2001						
			2002						
			2003						
			2004					ļ	
15	Stuntman	9499	1998					l	
			1999 2000					l	l
			2000						
			2002	1	1	1			
			2003						
			2004						
16		5514	1998						
	/ Repairer - Maintenance works	9512	1999						
			2000 2001			-	-		
			2001						
			2003						
			2004						
17		5312	1998						
		5318	1999						
		5517	2000					l	l
		5919	2001 2002			-			
			2002						
			2004						
18	Elderly Watchman	Over age of	1998						
	/ Domestic Helper	60	1999						
			2000						
			2001 2002						
			2002					1	1
			2003						
19	Diving - Maintenance Works	5919	1998						
			1999						
			2000					ļ	
			2001			l		l	l
			2002						1
			2003 2004			1		l	
20	Steeplejacks	5919	1998			1		l	
			1999						
			2000						
			2001					ļ	
			2002					 	l
			2003 2004					l	
21	Above HRGs Unable to Separately Identify		1998			1		l	
	(Please List All Applicatable TICs Included		1998			1		l	
	in This Section)		2000	l	l	1			
			2001					<u> </u>	
			2002						
			2003					ļ	
	Tatal		2004					 	
All	Total		1998 1999			<u> </u>		l	
			2000			1		l	
			2000			1			1
			2002						
			2003						
	1		2004					1	1

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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	High Risk Group	TIC Codes	Policy	Written	Total	Cumulative	Ending	Cum. Number of	Reported Claims
Code			Year	Premium	Contract	Paid	Case	(Excluding	Nil Claims)
					Value	Losses	Reserves	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.

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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

	Llink Diels Carsur	TIC and an	Delieu	\A/sittes	Annual	Cumulation	E a dia a	Curry Nivershare of	Denerted Claims
HRG	High Risk Group	TIC codes	Policy	Written	Annual	Cumulative	Ending		Reported Claims
Code			Year	Premium	Wages Value	Paid Losses	Case Reserves	Closed	Nil Claims) Open
			Jan - Dec*	lon Doot	Jan - Dec*	Until 31 Dec 04*	as at 31 Dec 04*		
	-		Jan - Dec	Jan - Dec*	Jan - Dec	Unul 31 Dec 04	as at 51 Dec 04	Unui 31 Dec 04	as at 51 Dec 04
1	Blasting,	5111	1998	1					
•	earth removal,	5112	1999						
	and filling & reclamation	-	2000						
	_		2001						
			2002						
			2003						
			2004						
2	Excavation	5411	1998						
			1999						
			2000						
			2001						
			2002						
			2003						
			2004	_					
3	Well Sinkers and Borers	5113	1998	-					
		5114	1999						
			2000						
			2001						
			2002 2003	ł	<u> </u>	ł		ł	-
			2003	1		ł			
4	Tunnelling	5213	1998						
-		5213	1999	<u> </u>		1			
		5296	2000	<u> </u>		1			
			2000	1	1	1		1	
			2002	1					
			2003						
			2004						
5	Demolition Work	5292	1998						
		5919	1999						
			2000						
			2001						
			2002						
			2003						
			2004						
6	Steel Bending & Erection	5413	1998						
			1999						
			2000						
			2001						
			2002						
			2003	-					
-		5 4 9 5	2004						
1	Crane Operator	5425	1998						
			1999 2000						
			2000						
			2002						
			2002						
			2004						
8	Ship Repairer	3881	1998	t	1	t		1	
		3887	1999						
			2000	1					
			2001						
			2002						
			2003						
			2004						
9	Scaffording	5414	1998						
	- Maintenance works		1999						
			2000						
			2001			ļ			
			2002	l		ł			
			2003						
40	Washes as based I	74.40 74.44	2004						
10	Worker on board Launch/	7143, 7144,	1998						
	River Trade Vessel	7151, 7152,	1999						
		7153, 7154	2000 2001						
			2001	ł	<u> </u>	ł		ł	-
			2002	1					
			2003	1		1			
11	Stevedores/	7161, 7169	1998						
••	Rigger		1998	1		1			
			2000						
			2000	<u> </u>		1			
			2002	1	1	1		1	
			2002	İ	İ				
			2004	1					
	·•	•	•			•			

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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	Written Premium	Annual Wages	Cumulative Paid	Ending Case	(Excluding	Reported Claims Nil Claims)
			Jan - Dec*	Jan - Dec*	Value Jan - Dec*	Losses Until 31 Dec 04*	Reserves as at 31 Dec 04*	Closed Until 31 Dec 04*	Open as at 31 Dec 04*
			1	1	T	T			n
12	Window Cleaner/ Gondola Worker	5919	1998						
	Gondola worker		1999 2000		ł	-			
			2000		1				
			2001		1				
			2002						
			2004						
13	Drain Repairer	5611	1998						
	- Maintenance works		1999						
			2000						
			2001						
			2002						
			2003		-				
	Beefee steamed Addition	0.404	2004						
14	Professional Athlete/ Footballer	9491	1998 1999						
	Footballer		2000		ł	-			
			2000						
			2001						
			2002		<u> </u>	1			
			2003	l	1	1			1
15	Stuntman	9499	1998	l	1				
			1999		1				
			2000						
			2001						
			2002						
			2003						
			2004						
16		5514	1998						
	/ Repairer - Maintenance works	9512	1999		-				
			2000						
			2001 2002						
			2002		ł	-			
			2003						
17	Neon Light Signboard	5312	1998						
••		5318	1999		1				
		5517	2000						
		5919	2001						
			2002						
			2003						
			2004						
18	Elderly Watchman	Over age of	1998						
	/ Domestic Helper	60	1999						
			2000						
			2001		-				
			2002		-				
			2003						
19	Diving - Maintenance Works	5919	2004 1998						
19	Diving - Maintenance Works	5919	1998		1				
			2000					L	
			2000		1	1			1
			2002	1	ł	1			1
			2002	l	1				
			2004						
20	Steeplejacks	5919	1998						
			1999						
			2000						
			2001						
			2002			L			
			2003						
	Above UDOs Usebb to O		2004			ł			
21	Above HRGs Unable to Separately Identify (Please List All Applicatable TICs Included		1998						
	in This Section)		1999						
	· · · · · ,		2000					ļ	
			2001 2002			<u> </u>	<u> </u>	<u> </u>	
			2002		<u> </u>	ł			
			2003		1	1			
All	Total		1998						
			1998					L	
			2000		<u> </u>	1			
			2000	1	1	1			1
			2002	l	1				
			2002	l	1				
			2004		1				
						•			•

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.

I) Preises pice out mose poinces with the nate for Course and min it chowing 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	High Risk Group	TIC codes	Policy	Written	Annual	Cumulative	Ending	Cum. Number of	Reported Claims
Code			Year	Premium	Wages	Paid	Case	(Excluding	Nil Claims)
					Value	Losses	Reserves	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*
									Ĩ

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.

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					CLAII	M PAYMENT	S MADE DU	RING				
YEAR	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993												
1994												
1995												
1996												
1997												
1998												
1999												
2000												
2001												
2002												
2003												
2004												

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

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

POLICY					C	LAIM REPOR	TED DURIN	IG				
YEAR	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					OUT	STANDING	AT THE ENI	D OF				
YEAR	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993												
1994												
1995												
1996												
1997												
1998												
1999												
2000												
2001												
2002												
2003												
2004												

POLICY NUM OF CLAIM OUTSTANDING AT THE END OF YEAR 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 ______ 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.

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					CLAII	M PAYMENT	S MADE DU	RING				
YEAR	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993												
1994												
1995												
1996												
1997												
1998												
1999												
2000												
2001												
2002												
2003												
2004												

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

POLICY					C	LAIM REPOR	RTED DURIN	IG				
YEAR	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					OUT	STANDING	AT THE ENI	D OF				
YEAR	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1993												
1993												
1995												
1996												
1997												
1998												
1999												
2000												
2001												
2002												
2003												
2004												

POLICY NUM OF CLAIM OUTSTANDING AT THE END OF YEAR 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.

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

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

TIC	ICC	Policy	Cum	ulative Paid Los	ses	End	ing Case Reserv	/es	Brief
Codes C	Codes	Year	Ordinance	Common	Total	Ordinance	Common	Total	Description
				Law			Law		of Claim
	-				odes Codes Year Ordinance Common	odes Codes Year Ordinance Common Total	odes Codes Year Ordinance Common Total Ordinance	odes Codes Year Ordinance Common Total Ordinance Common	odes Codes Year Ordinance Common Total Ordinance Common Total