

保險業監理處

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金鐘道政府合署二十一樓



OFFICE OF THE COMMISSIONER  
OF INSURANCE

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覆函請註明本處檔號

In reply please quote this ref. INS/STA/1/7

15 April 2013

來函檔號 Your ref.

電話 Tel. 2867 2547

To: Chief Executives of authorized insurers carrying on general insurance business

Dear Sirs,

**Employees' Compensation Insurance Statistics (Direct Business)**  
**Motor Vehicle Insurance Statistics (Direct Business)**

To facilitate better actuarial evaluation of claims reserves and enhanced disclosure of statistical information, we have, in consultation with the General Insurance Council, revised certain tables for Employees' Compensation Insurance Statistics (Direct Business) by Trade Occupation and Motor Vehicle Insurance Statistics (Direct Business) by Class of Vehicle and Type of Coverage, i.e. Forms EC2, EC3 and Forms MV1, MV2, MV3. A set of the revised Forms is attached for your information. The relevant amendments are highlighted below.

**Sub-classes for Public Light Buses**

To align with the classification currently adopted in the General Insurance Business Quarterly Returns, the class of Public Light Buses is sub-divided into Public Light Buses (Green) and Public Light Buses (Red) in the Forms MV1, MV2 and MV3. Separate figures on premiums and claims in respect of Public Light Buses (Green) and Public Light Buses (Red) should be provided.

**Extension of Development Years for Claims Statistics**

To align with the claims development years currently provided in Form 6 and Form 7 of Hong Kong General Business Returns ("HKGBR"), Forms EC2, EC3, MV2 and MV3 are extended from 7 years to 12 years.

Specifically, the figures of Gross Claims Paid during the period (for reporting under Forms EC2 and MV2) and the figures of Gross Outstanding Claims Provision as at end of period (for reporting under Forms EC3 and MV3) should be broken down into the same number of accident years, i.e. from current accident year up to the past 11 years and an aggregate of “prior years” for those years prior to the past 11 years.

Similar to the existing practice, the above statistics collected will be aggregated for release to the public. No information on individual insurers will be released.

### **Implementation**

To ensure smooth implementation, the revised Forms EC2, EC3 and Forms MV1, MV2, MV3 should be used for submission in respect of the **financial year end date falling on or after 1 January 2013**. The revised e-templates incorporating the aforesaid revised Forms are available for downloading under the heading “*Revised Hong Kong General Business Returns (Forms 1-9, EC1-3, MV1-3) (for the financial year end date falling on or after 1 January 2013)*” at OCI’s website. For the avoidance of doubt, insurers should continue to use the current e-templates for submission of the HKGBR in respect of the **financial year ended on or before 31 December 2012**.

If you have any enquiries, please contact Mr Lawrence Tong at 2867 2690 or the case officer you have been dealing with. For technical issues about the e-templates, please contact Ms Karen Leung at 2867 3337.

Yours faithfully,

(Ros K. T. Lam)  
for Commissioner of Insurance  
(Insurance Authority)

Encls.

c.c. The Chairman, General Insurance Council

**Employees' Compensation Insurance Statistics (Direct Business)  
by Trade Occupation**

Name of Insurer : \_\_\_\_\_

for the period commencing on \_\_\_\_\_ and ending on \_\_\_\_\_

**2. Gross Claims Paid during the period (Accident Year Basis) (HK\$'000)**

Trade Occupation	Current Accident Year (n)	Accident Year n-1	Accident Year n-2	Accident Year n-3	Accident Year n-4	Accident Year n-5	Accident Year n-6	Accident Year n-7	Accident Year n-8	Accident Year n-9	Accident Year n-10	Accident Year n-11	Accident Year <n-11
1 Agriculture, forestry and fishing													
2 Mining and quarrying													
3 Manufacturing													
4 Electricity, gas and water													
5 a. Special Trades													
5 b. Construction - on annual wages basis													
5 c. Construction - on contract value basis													
6 a. Wholesale, retail and import/ export trades													
6 b. Restaurants and hotels													
7 Transport, storage and communication													
8 Financing, insurance, real estate and business services													
9 Community, social and personal services													
10 Others/ Non-classified occupations													
Grand Total													

Note: (1) The definition of Claims Paid shall follow that in Part 1 of the Third Schedule to the Insurance Companies Ordinance, before deducting any amount recoverable from reinsurers thereon.  
(2) "Grand Total" shall be the same as that reported on Form 6 (Direct Business) of the Hong Kong General Business Return.

I certify that the above information is true and correct.

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@Chief Executive/Director/#Manager

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**Employees' Compensation Insurance Statistics (Direct Business)  
by Trade Occupation**

Name of Insurer : \_\_\_\_\_

for the period commencing on \_\_\_\_\_ and ending on \_\_\_\_\_

**3. Gross Outstanding Claims Provision as at end of period (Accident Year Basis) (HK\$'000)**

Trade Occupation	Current Accident Year (n)	Accident Year n-1	Accident Year n-2	Accident Year n-3	Accident Year n-4	Accident Year n-5	Accident Year n-6	Accident Year n-7	Accident Year n-8	Accident Year n-9	Accident Year n-10	Accident Year n-11	Accident Year <n-11
1 Agriculture, forestry and fishing													
2 Mining and quarrying													
3 Manufacturing													
4 Electricity, gas and water													
a. Special Trades													
5 b. Construction - on annual wages basis													
c. Construction - on contract value basis													
6 a. Wholesale, retail and import/ export trades													
b. Restaurants and hotels													
7 Transport, storage and communication													
8 Financing, insurance, real estate and business services													
9 Community, social and personal services													
10 Others/ Non-classified occupations													
IBNR Provision													
Grand Total													

Note: (1) The definition of Outstanding Claims shall follow that in Part 1 of the Third Schedule to the Insurance Companies Ordinance, before deducting any amount recoverable from reinsurers thereon.  
(2) "Grand Total" shall be the same as that for the total of outstanding case reserves and IBNR provision reported on Form 7 (Direct Business) of the Hong Kong General Business Return.

I certify that the above information is true and correct.

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**Motor Vehicle Insurance Statistics (Direct Business)  
by Class of Vehicle and Type of Coverage**

Name of Insurer : \_\_\_\_\_

for the period commencing on \_\_\_\_\_

and ending on \_\_\_\_\_

**1. Premium and Exposure Information**

**(HK\$'000)**

Class of Vehicle	Coverage	Gross Premiums	No. of Vehicles Insured	Total Sum Insured
Private Cars	Comprehensive			
	Third Party			
Goods Carrying Vehicles	Comprehensive			
	Third Party			
Tractors	Comprehensive			
	Third Party			
Taxis	Comprehensive			
	Third Party			
Public Light Buses (Green)	Comprehensive			
	Third Party			
Public Light Buses (Red)	Comprehensive			
	Third Party			
Private Light Buses & Non Franchised Buses	Comprehensive			
	Third Party			
Motor Cycles	Comprehensive			
	Third Party			
Others	Comprehensive			
	Third Party			
Grand Total	All Coverage			

Note: (1) The definition of Gross Premiums shall follow that in Part 1 of the Third Schedule to the Insurance Companies Ordinance. "Grand Total - All Coverage" shall be the same as that reported on Form 1 (Direct Business) of the Hong Kong General Business Return.

(2) The number of vehicles insured for comprehensive and third party policies shall be the same as that reported on Form 5 (Direct Business) of the Hong Kong General Business Return.

I certify that the above information is true and correct.

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**2. Gross Claims Paid during the period (Accident Year Basis) (Cont'd)**

**(HK\$'000)**

Class of Vehicle	Coverage	Nature of Claim	Current Accident Year (n)	Accident Year n-1	Accident Year n-2	Accident Year n-3	Accident Year n-4	Accident Year n-5	Accident Year n-6	Accident Year n-7	Accident Year n-8	Accident Year n-9	Accident Year n-10	Accident Year n-11	Accident Year <n-11
Public Light Buses (Green)	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Public Light Buses (Red)	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Private Light Buses & Non Franchised Buses	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Motor Cycles	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Others	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Grand Total	All Coverage	All Nature													

Note: (1) The definition of Claims Paid shall follow that in Part 1 of the Third Schedule to the Insurance Companies Ordinance, before deducting any amount recoverable from reinsurers thereon.  
 (2) "Grand Total - All Coverage" shall be the same as that reported on Form 6 (Direct Business) of the Hong Kong General Business Return.

I certify that the above information is true and correct.

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 @Chief Executive/Director/#Manager

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**3. Gross Outstanding Claims Provision as at end of period (Accident Year Basis) (Cont'd)**

**(HK\$'000)**

Class of Vehicle	Coverage	Nature of Claim	Current Accident Year (n)	Accident Year n-1	Accident Year n-2	Accident Year n-3	Accident Year n-4	Accident Year n-5	Accident Year n-6	Accident Year n-7	Accident Year n-8	Accident Year n-9	Accident Year n-10	Accident Year n-11	Accident Year <n-11
Public Light Buses (Green)	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Public Light Buses (Red)	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Private Light Buses & Non Franchised Buses	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Motor Cycles	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
Others	Comprehensive	Bodily Injury													
		Non Bodily Injury													
	Third Party	Bodily Injury													
		Non Bodily Injury													
IBNR Provision	All Coverage	All Nature													
Grand Total	All Coverage	All Nature													

Note: (1) The definition of Outstanding Claims shall follow that in Part 1 of the Third Schedule to the Insurance Companies Ordinance, before deducting any amount recoverable from reinsurers thereon.  
 (2) "Grand Total - All Coverage" shall be the same as that for the total of outstanding case reserves and IBNR provision reported on Form 7 (Direct Business) of the Hong Kong General Business Return.

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