

Medical Business (Refundable Plans) - Classes A, D & I of Long Term Business Class 2 of General Business (please tick as appropriate)

Name of Insurer : _____

The data related to "Refundable Plans" as reported in the table below have been included in the template for:

Reporting Period : 2014

- Base Plans under Classes A & I of Long Term Business
 Riders under Classes A, C & I of Long Term Business
 Class 2 of General Business (please tick as appropriate)

Type	Product	Coverage	No. of Policies (Note 2)	No. of Persons Covered (Note 3)	Premiums			Commissions Payable		No. of Claims/ Premiums Refund Applications Received (Note 4)	Claims Paid / Premiums Refunded		Outstanding Claims b/f (including IBNR) / Premiums Refund Reserves b/f		Outstanding Claims c/f (including IBNR) / Premiums Refund Reserves c/f		Claims Incurred / Premiums Refund Incurred		Unexpired Risks Adjustment (Claims Reserve) (HK\$'000)	Management Expenses (HK\$'000)	Underwriting Profit / Loss (HK\$'000)					
					Gross (HK\$'000)	Net (HK\$'000)	Net Earned (HK\$'000)	Gross (HK\$'000)	Net (HK\$'000)		No. of Claims/ Refunds	(A) Gross (HK\$'000)	No. of Claims/ Refunds	(B) Gross (HK\$'000)	No. of Claims/ Refunds	(C) Gross (HK\$'000)	(A)-(B)+(C) Gross (HK\$'000)	Net (HK\$'000)								
Individual Policies	Out-patient only																									
	Hospitalisation only	Hospital Cash only																								
		Indemnity Hospital/Surgical only (Note 8)																								
	Out-patient & Hospitalisation (Note 1)	Out-patient only																								
		Hospital Cash only																								
		Indemnity Hospital/Surgical only (Note 8)																								
	Others (Note 7)																									
	(a) Medical protection component sub-total			N.A.	N.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(b) Refundable component (Note 9)			N.A.	N.A.																						
Sub-total [(a) + (b)]			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Group Policies	Out-patient only																									
	Hospitalisation only	Hospital Cash only																								
		Indemnity Hospital/Surgical only (Note 8)																								
	Out-patient & Hospitalisation (Note 1)	Out-patient only																								
		Hospital Cash only																								
		Indemnity Hospital/Surgical only (Note 8)																								
	Others (Note 7)																									
	(c) Medical protection component sub-total			N.A.	N.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Refundable component (Note 9)			N.A.	N.A.																						
Sub-total [(c) + (d)]			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note 1: For products having both Out-patient and Hospitalisation protection, please provide breakdown of Claims Applications Received, Gross Claims Paid, Gross Outstanding Claims b/f and Gross Outstanding Claims c/f in respect of each of the claims for Out-patient, Hospital Cash and/or Indemnity.

Note 2: "No. of Policies" is the number of policies written during the period (corresponding to the Gross Premiums written during the period).

Note 3: "No. of Persons Covered" is the average number of persons covered during the reporting period, or if not available, the number of persons covered as at the end of reporting period.

Note 4: This should include all claims applications received, including claims not substantiated or declined.

Note 5: For Hospitalisation protection, some policies may offer both Indemnity and Hospital Cash benefits. They should be reported under "Indemnity Hospital/Surgical only" unless it is clear that they are, in the main, Hospital Cash policies. For products covering certain out-patient follow-up service (e.g. post hospitalization out-patient follow-up consultation & treatment, etc.), they should also be reported under "Indemnity Hospital/Surgical only".

Note 6: Medical rider benefits, such as maternity, dental and vision/optical benefits, should not be reported under "Others". They should be reported under "Out-patient only", "Hospitalisation only" or "Out-patient & Hospitalisation" according to the nature of protection. For Maternity, since benefits are usually on lump-sum/per pregnancy basis, the primary protection is the hospital delivery claim. Thus, maternity claims should be classified as "Indemnity Hospital/Surgical only". For Dental/Vision, the majority of these services are incurred at out-patient facility; thus, the dental/vision claims should be classified under "Out-patient only".

Note 7: Others are any medical protection component not being classified in any of the above three categories.

Note 8: Please provide supplementary data on claims related to "Indemnity Hospital/Surgical only" for "Hospitalisation only" and "Out-patient & Hospitalisation" products in the worksheet named "Claims".

Note 9: Please split refundable plans into the refundable component and the respective medical protection components in line with the prevailing pricing structure of related products. Please also provide the basis of apportionment if a precise actuarial calculation is not possible.

Note 10: For composite insurers, please provide separate sheets for Long Term Business and General Business respectively.

