Medical Business (Refundable Plans only) - Class 2 of General Business

Name of Insurer :				
Reporting Period :	2015	<u>-</u>		

Туре	Product	Coverage				Premiums		Commission		No. of Claims/ Premiums		Claims Paid / Premiums Refunded		Outstanding Claims b/f (including IBNR) / Premiums Refund Reserves b/f		ing Claims ing IBNR) / ns Refund rves c/f	Claims Incurred Refund In		Unexpired Risks		
			No. of Policies (Note 2)	No. of Persons Covered (Note 3)	Gross (HK\$'000)	Net (HK\$'000)	Net Earned (HK\$'000)	Gross (HK\$'000)	Net (HK\$'000)	Refund Applications Received (Note 4)	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)	Adjustment (Claims Reserve) (HK'\$000)		Underwriting Profit / Loss (HK\$'000)
	Out-patient only																-				-
	Hamitaliantian anly	Hospital Cash only															-				-
	Hospitalisation only	Indemnity Hospital/Surgical only (Note 8)															-				-
Individual Policies		Out-patient only															-				-
marviduar i oncies	Out-patient & Hospitalisation (Note 1)	Hospital Cash only															-				-
	,	Indemnity Hospital/Surgical only (Note 8)															-				-
	Others (Note 7)																-				-
	(a) Medical protection component sub-total N.A.		N.A.	N.A.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Refundable component	(Note 9)	N.A.	N.A.													-				
	Sub-total [(a) + (b)]		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out-patient only																-				-
	III. and the line of a manufacture	Hospital Cash only															-				-
	Hospitalisation only	Indemnity Hospital/Surgical only (Note 8)															-				-
Group Policies		Out-patient only															-				-
Group Toncies	Out-patient & Hospitalisation (Note 1)	Hospital Cash only															-				-
	,	Indemnity Hospital/Surgical only (Note 8)															-				-
	Others (Note 7)																-				-
	(c) Medical protection com	ponent 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 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.

Medical Business (Refundable Plans only) - Class 2 of General Business	\mathbf{F}_{0}
Supplementary Data on Claims	

Name of Insurer:					
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Reporting Period :	2015				

Private Hospital (other than Hong Kong Public Hospital)

	Product			Clair	Claims Paid		Outstanding Claims b/f (including IBNR) Outstanding Claims c/f (including IBNR)						Clai	ims Paid	Outstanding Claims b/f (including IBNR)			ng Claims c/	Claims	Claims Incurred		Claims Paid		Outstanding Claims b/f Outs (including IBNR) (i			Outstanding Claims c/f (including IBNR)		Incurred
Туре		Coverage	No. of Claims Applications Received	No. of Claims	(A) Gross (HK\$'000)	No. of Claims	(B) Gross N (HK\$'000) C	ı	(C) Gross (HK\$'000)	(A)-(B)+(C) Gross (HK\$'000)	Net (HK\$'000)	No. of Claims Applications Received	No. of Claims	(A) Gross (HK\$'000)	No. of Claims	(B) Gross (HK\$'000)	No. of Claims	(C) Gross (HK\$'000)	(A)- (B)+(C) Gross (HK\$'000)	Net (HK\$'000)	No. of Claims Applications Received	No. of Claims	(A) Gross (HK\$'000)	No. of Claims	(B) Gross (HK\$'000)	No. of Claims	(C) Gross (HK\$'000)	(A)- (B)+(C) Gross (HK\$'000)	Net (HK\$'000)
	Hospitalisation only	Hospital Cash only								1									-		-	-	-	-	-	-	-	-	-
Individual Policies	Hospitansation only	Indemnity Hospital/Surgical only								-									-		-	-	-	-	-	-	-	-	-
	Out-patient & Hospitalisation	Hospital Cash only								1									-		-	-	-	-	-	-	-	-	-
		Indemnity Hospital/Surgical only								1									-		-	-	-	-	-	-	-	-	-
	Sub-total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Hospitalisation only	Hospital Cash only								-									-		-	-	-	-	-	-	-	-	-
	Hospitalisation only	Indemnity Hospital/Surgical only								-									-		-	-	-	-	-	-	-	-	-
Group Policies	Out notiont & Hospitalization	Hospital Cash only								-									-		-	-	-	-	-	-	-	-	-
	Out-patient & Hospitalisation	Indemnity Hospital/Surgical only								-									-		-	-	-	-	-	-	-	-	-
	Sub-total	•	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Hong Kong Public Hospital

Total