

2009年香港一般保險業務統計數字附註

Notes to Hong Kong General Insurance Business Statistics 2009

- 由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。
- 本統計數字涵蓋共117家保險公司所呈交的2009年度香港一般保險業務申報表(見附錄1)。當中，勞合社採用基金會計基準，把全部業務以「保險基金」形式入帳，並非如採用周年會計基準般以「未滿期保費」及「未決申索準備金」形式入帳。鑒於以基金會計基準形式入帳的業務相對較少，為方便編纂市場統計數字，該保險人按業務類別呈報的保險基金數額會被分拆成「未滿期保費」及「未決申索準備金」。除金錢損失業務會先扣除採用特殊撥備慣例的按揭擔保業務外，「未滿期保費」會按業內以周年會計基準入帳的「未滿期保費」在淨保費中所佔的比率計算，而保險基金中的餘數會列作「未決申索準備金」。在個別保險公司的統計數字中，該保險人的保險基金數額會如數顯示。
- 在2009年，由於一家專業再保險公司就一般法律責任業務有關過往承保年度的未決申索準備金作出重大的回撥，以致該類業務的分入再保險業務的已承付申索淨額比率(即已承付申索淨額在滿期保費中所佔百分率)顯著降低。為說明對分入再保險業務統計數字的影響，在扣除該再保險公司的數字後所得的已承付申索淨額比率列載如下，以供參考。

一般法律責任業務	分入再保險業務		專業再保險公司業務	
	扣除前	扣除後	扣除前	扣除後
滿期保費(百萬元)	579.0	478.5	281.7	181.2
已承付申索淨額(百萬元)	31.2	157.9	(144.0)	(17.3)
已承付申索淨額在滿期保費中所佔百分率	5.4	33.0	(51.1)	(9.5)

- Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- A total of 117 insurers submitted their Hong Kong General Business Returns for 2009 which are covered in these statistics (see Appendix 1). Of these insurers, Lloyd's had its business accounted for wholly on fund accounting basis, under which "Insurance Fund" was reported instead of "Unearned Premiums" and "Outstanding Claims Provision". In light of the relatively small volume of business using fund accounting basis, for compilation of market statistics, the Insurance Fund for each class of business reported by that insurer was split into "Unearned Premiums" and "Outstanding Claims Provision". "Unearned Premiums" was calculated on the basis of the overall industry ratio of "Unearned Premiums" to Net Premiums for business using annual accounting basis except for the exclusion of mortgage guarantee business, which adopted special reserving practice, from Pecuniary Loss business. The remaining balance of the Insurance Fund was deemed to be "Outstanding Claims Provision". For Individual Insurers' Statistics, the Insurance Fund of that insurer was shown as reported in its returns.
- The Net Claims Incurred Ratio (i.e. Net Claims Incurred as a percentage of Earned Premiums) for reinsurance inward business of General Liability Business for 2009 was exceptionally low due to the significant release of outstanding claims provision relating to prior underwriting years of such business by a pure reinsurer in the year. To illustrate the effect on reinsurance inward business statistics, the ratio for this class of business after exclusion of that reinsurer's figures is shown below for reference.

General Liability Business	Reinsurance Inward Business		Pure Reinsurers' Business	
	Before Exclusion	After Exclusion	Before Exclusion	After Exclusion
Earned Premiums (EP) (\$m)	579.0	478.5	281.7	181.2
Net Claims Incurred (NCI) (\$m)	31.2	157.9	(144.0)	(17.3)
NCI as % of EP	5.4	33.0	(51.1)	(9.5)

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4. 根據《保險公司條例》第25D條獲批的一般業務轉讓，其批准及/或生效日期於2009年內的共有三宗，有關受讓人所呈交的2009年度香港一般保險業務申報表中，已包含轉讓的保險業務。

批准日期	業務轉讓生效日期	出讓人	受讓人
16.3.2009	31.12.2007	Cosmic Insurance Corporation Limited	富勤保險(香港)有限公司
31.3.2009	1.1.2009	Mitsui Sumitomo Insurance Company (Hong Kong), Limited (現稱MSIHK Company Limited)	三井住友海上火災保險(香港)有限公司
21.1.2010	30.6.2009	British Marine Luxembourg S.A.	昆士蘭聯保保險有限公司

5. 一家主要從事汽車保險業務的本地保險公司，於2009年5月7日被法院頒令臨時清盤，並已於2010年7月19日被頒令清盤。該保險公司的大部份保險申索，關乎汽車第三者人身傷亡及汽車第三者財物損毀，已由香港汽車保險局管理的無償債能力基金接手處理。在此情況下，該保險公司2009年度的保險業務數據並不包含於本統計數字中。因此，本統計數字列載有關2009年汽車直接業務的承保表現，未能充份反映整體市場的實際情況。

4. There were 3 cases of transfer of general business approved pursuant to section 25D of the Insurance Companies Ordinance with the approval date and/or effective date of the transfer falling within the year 2009. The Hong Kong General Business Returns for 2009 submitted by the relevant transferee insurers have incorporated the effect of the insurance business transferred.

Date of Approval	Effective Date of Transfer	Transferor	Transferee
16.3.2009	31.12.2007	Cosmic Insurance Corporation Limited	Falcon Insurance Company (Hong Kong) Limited
31.3.2009	1.1.2009	Mitsui Sumitomo Insurance Company (Hong Kong), Limited (now known as MSIHK Company Limited)	MSIG Insurance (Hong Kong) Limited
21.1.2010	30.6.2009	British Marine Luxembourg S.A.	QBE Hongkong & Shanghai Insurance Limited

5. A local insurer which engaged primarily in motor vehicle insurance business was placed into provisional liquidation by order of the court on 7 May 2009 and has subsequently been placed into liquidation on 19 July 2010. The bulk of the insurance claims made against that insurer, being in respect of Motor Vehicle Third Party Bodily Injury and Motor Vehicle Third Party Property Damage, have been taken up by the Insolvency Fund administered by the Motor Insurers' Bureau of Hong Kong. Under these circumstances, the insurance business data of that insurer for 2009 are not incorporated in these statistics. Hence, the underwriting result for Motor Vehicle direct business for 2009 shown in these statistics cannot fully represent the overall industry performance.