

## 2012年香港一般保險業務統計數字附註

### Notes to Hong Kong General Insurance Business Statistics 2012

- 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112家保險公司所呈交的2012年度香港一般保險業務申報表(見附錄1)。當中，勞合社由2012年度開始，其香港一般保險業務申報表內業務的入帳形式，由基金會計基準轉為周年會計基準。此入帳形式與其他保險公司一致。
- 在2012年，由於若干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，在扣除有關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)	847.0	836.6	372.1	361.7
已承付申索淨額(百萬元)	197.1	238.0	39.4	80.3
已承付申索淨額在滿期保費中所佔百分率	23.3	28.4	10.6	22.2

- 在2012年，由於一家保險公司為其保費回贈住院保險產品的會計政策作出改變，以致意外及健康直接業務統計數字之未決申索準備金毛額和未決申索準備金淨額顯著增加。為說明該保險公司會計政策改變對整體統計數字的影響，新和舊會計政策下之未決申索準備金毛額和淨額均列載如下，以供參考。

意外及健康業務	直接業務 (總額)		直接業務 (2012 意外年度)	
	新會計政策	舊會計政策	新會計政策	舊會計政策
未決申索準備金毛額(百萬元)	2,314.0	1,435.3	2,133.1	1,254.4
未決申索準備金淨額(百萬元)	1,400.1	1,148.9	1,289.1	1,037.9

- Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- A total of 112 insurers submitted their Hong Kong General Business Returns for 2012 which are covered in these statistics (see Appendix 1). Of these insurers, Lloyd's changed its reporting basis for the Hong Kong General Business Returns from fund accounting basis to annual accounting basis with effect from 2012. This reporting basis is in line with other insurers.
- 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 2012 was exceptionally low due to the significant release of outstanding claims provision relating to prior underwriting years of such business by several pure reinsurers in the year. To illustrate the effect on reinsurance inward business statistics, the ratio for this class of business after exclusion of the relevant reinsurers' 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)	847.0	836.6	372.1	361.7
Net Claims Incurred (NCI) (\$m)	197.1	238.0	39.4	80.3
NCI as % of EP	23.3	28.4	10.6	22.2

- The Gross Outstanding Claims Provision and Net Outstanding Claims Provision for Accident & Health Direct Business were exceptionally high in 2012 due to an insurer's change of accounting policy for its refundable hospital insurance products in that year. To illustrate the effect of such accounting policy change on aggregate statistics, Gross and Net Outstanding Claims Provisions under the new and old accounting policy are shown below for reference.

Accident & Health Business	Direct Business (Total)		Direct Business (Accident Year 2012)	
	New Accounting Policy	Old Accounting Policy	New Accounting Policy	Old Accounting Policy
Gross Outstanding Claims Provision (\$m)	2,314.0	1,435.3	2,133.1	1,254.4
Net Outstanding Claims Provision (\$m)	1,400.1	1,148.9	1,289.1	1,037.9

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5. 根據《保險公司條例》第25D條獲批的一般業務轉讓，其批准日期於2012年內的共有三宗。

批准日期	業務轉讓生效日期	出讓人	受讓人
10.8.2012	31.8.2012	安聯保險(香港)有限公司	Allianz Global Corporate & Specialty AG
29.10.2012	5.11.2012	滙豐保險(亞洲)有限公司	安盛保險有限公司
17.12.2012	28.12.2012	Gan Eurocourtage	GAN Assurances

5. There were 3 cases of transfer of general business approved pursuant to section 25D of the Insurance Companies Ordinance with the approval date of the transfer falling within the year 2012.

Date of Approval	Effective Date of Transfer	Transferor	Transferee
10.8.2012	31.8.2012	Allianz Insurance (Hong Kong) Limited	Allianz Global Corporate & Specialty AG
29.10.2012	5.11.2012	HSBC Insurance (Asia) Limited	AXA General Insurance Hong Kong Limited
17.12.2012	28.12.2012	Gan Eurocourtage	GAN Assurances