

附錄 2 詞語的定義

Appendix 2 Definition of Terms

供款數額

就退休計劃業務而言，指僱員及僱主向計劃基金提供的款額。

已報未決申索

指報告保險公司在估值日期已報但尚未最終確定或結算的申索所持有的準備金。已報未決申索款額應以未貼現為基準。直接申索處理費用應包含在內。

未滿期利潤的變動

指本財政年度開始至本報告期末未滿期利潤的變動款額，其中未滿期利潤為淨未滿期保費儲備金（扣除遞延取得成本）減去未貼現淨保費負債。

本年度和過往承保年度的未滿期部分的未來開支準備金的變動

指本財政年度開始至本財政年度結束期間未滿期部分的未來開支準備金的變動款額，即包含在保費負債中的未來開支準備金的變動。

現時估計值

就保險負債而言，指長期保險負債按照第16條釐定的長期保險負債的現時估計值，或一般保險負債按照第28條釐定的一般保險負債的現時估計值。

遞延取得成本

指已支付或已確認為應付的未滿期部分的取得成本。這些款額不計入保費負債。如果存在與未過期風險（如有）相關的未來收購成本，但尚未確認為資產，則應將其計入其他開支，以便計入保費負債。

貼現影響

指對未貼現的未決申索負債應用貼現的影響。對於因重要性考量而未應用貼現的業務線，其貼現影響應報告為零。按照第41R章《保險業(估值及資本)規則》第31條的無風險收益率曲線必須在此採用。

具在岸風險的一般業務

指：

Amount of contributions

in relation to retirement schemes business, means the amounts contributed by the employees and employers to the scheme funds.

Case Outstanding

means the provisions held by the reporting insurers in respect of claims which have been reported at valuation date and have not yet been finalized or settled. Case Outstanding reported should be on undiscounted basis. Direct claims handling expenses should be included.

Change in unearned profit

means the amount of change in unearned profit from the start of this financial year till the end of the current reporting period, where unearned profit is the net unearned premiums reserves (UPR) (net of Deferred Acquisition Costs (DAC)) less undiscounted net premium liabilities.

Changes in future expense provision for unearned portion for current and prior underwriting years

means the amount related to the changes between start of this financial year and at the end of this financial year for future expense provision for unearned portion, i.e. change in the future expense provision as embedded in the premium liabilities.

Current Estimate

in relation to insurance liabilities, means the current estimate of a long term insurance liability as determined in accordance with rule 16 for long term insurance liabilities, or the current estimate of a general insurance liability as determined in accordance with rule 28 for general insurance liabilities.

Deferred Acquisition Costs (DAC)

means the unexpired share of acquisition costs paid or already recognised as payable. The amounts are not included in the premium liabilities. In the case where there are future acquisition costs to be paid in relation to the unexpired risks (if any) but not yet recognized as asset, those should be included in other expenses such that it is included in the premium liabilities.

Discounting Impact

means the impact of applying discounting to the undiscounted outstanding claims liabilities. For lines of business where discounting has not been applied due to materiality considerations, the discounting impact should be reported as zero. The risk-free yield curve prescribed in rule 31 of the RBC Rules must be used in this regard.

General business with onshore risk

means:

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a) 任何直接業務屬附表1第3部類別1、2、4或7所指明的性質，而：

- (i) 有關保單在香港發出；
- (ii) 有關投保表格、投保申請表格或任何其他類同性質的表格，在香港擬備、簽署、呈交、收取或獲接受；或
- (iii) 風險是在香港獲接受的；或

b) 任何直接業務屬附表1第3部類別3或10所指明的性質，而受保車輛在香港登記；

c) 任何直接業務屬附表1第3部類別8或9所指明的性質，而受保財產位於香港；

d) 任何直接業務屬附表1第3部類別5、6、11、12、13、14、15、16或17所指明的性質，而保單持有人：

- (i) 居於香港；或
- (ii) 是公司；

e) 臨時再保險業務，而在其下分出的風險，是從上述的直接業務產生的；或

f) 屬一般業務的協約再保險業務，而其所涉風險在香港承保；在香港承保的意思，是指：

- (i) 有關協約在香港簽署或獲接受；或
- (ii) 有關協約談判在香港完成，

但不包括符合以下說明的協約再保險業務：在其下分出的全部風險中，少於25%的風險（按有關毛保費釐定）是從上述的直接業務產生的；

已償付申索毛額

就一般保險業務而言，指在扣除從再保險公司及其他方面收回的款項前，保險公司支付以供全部或部分了結以下項目的款額：

a) 申索，包括計入超過一個財政年度的業務所涉及的申索；及

b) 保險公司招致（不論是透過其職員的僱用或由於其他原因）的開支（例如法律、醫療、測量或工程方面的費用），並直接是為了結個別申索所引致，不論該等個別申索是否為上述所提及者。

與業務相關的佣金毛額

a) any direct business is of a nature specified in class 1, 2, 4 or 7 in Part 3 of Schedule 1 and:

- (i) the policy is issued in Hong Kong;
- (ii) the proposal form, application form or any other form of a similar nature is prepared, signed, submitted, received or accepted in Hong Kong; or
- (iii) the risk is accepted in Hong Kong; or

b) any direct business is of a nature specified in class 3 or 10 in Part 3 of Schedule 1 and the vehicle being insured is registered in Hong Kong;

c) any direct business is of a nature specified in class 8 or 9 in Part 3 of Schedule 1 and the property being insured is located in Hong Kong;

d) any direct business is of a nature specified in class 5, 6, 11, 12, 13, 14, 15, 16 or 17 in Part 3 of Schedule 1 and the policy holder:

- (i) is resident in Hong Kong; or
- (ii) is a company;

e) any facultative reinsurance business under which the risk ceded arises from any direct business mentioned above; or

f) any treaty reinsurance business, being general business, in relation to which the risk is underwritten in Hong Kong, that is to say:

- (i) the treaty is signed or accepted in Hong Kong; or
- (ii) the treaty negotiation is concluded in Hong Kong,

excluding any treaty reinsurance business under which less than 25% of the total risk ceded (determined in terms of the gross premiums) arises from any direct business mentioned above.

Gross claims paid

in relation to general insurance business, means the amount that is paid by an insurer in full or partial settlement of:

a) claims, including claims relating to business accounted for over a longer period than a financial year; and

b) expenses (such as, for example, legal, medical, surveying or engineering costs) which are incurred by the insurer, whether through the employment of its own staff or otherwise, and are directly attributable to the settlement of individual claims, whether or not the individual claims in question are those mentioned above, before deduction of recoveries from reinsurers and other parties.

Gross commission, relating to business written

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指與成功地取得保險合約分出再保險業務直接有關的已付或須付的佣金開支（包括經紀費、向第三方支付代理佣金和分出佣金）。

本財政年度的滿期毛保費

指以毛保費收入總額為基礎，並按財政年度開始和終結時的未滿期保費作調整。

毛保費

就保險公司的任何財政年度而言，指：

a) 已扣除保單中指明的折扣，或已扣除因風險的終止或減少風險而作出的退款，但尚未扣除保險公司分出的再保險保費及其須付的佣金的保費；及

b) 包括保險公司根據所接受的再保險合約而可收取的保費。

已招致但未報賠申索

指截至估值日期已發生但尚未報賠的申索所持有的準備金，以及反映已報賠申索估計值預期變化（增加和減少）的準備金。

失效

指沒有不能作廢價值的保單的終止。

勞合社

指一個以倫敦為基地，由個人及法團承保人組成的保險組織。社員對所承保的保險自行負責。

具在岸風險的長期業務

指：

a) 任何屬長期業務的直接業務，而所涉及的風險是在香港承保的，換言之：

(i) 保單是在香港發出的；

(ii) 投保表格、投保申請表格或任何其他同類性質的表格是在香港簽署、呈交、收取或獲接受的；或

(iii) 風險是在香港獲接受的；或

b)

任何屬長期業務的再保險業務，而所涉及的在岸風險是根據《保險業條例》第21B條所界定

管理開支

means the amount of commission expense (including brokerage, agency commission to third party and ceding commissions) paid or payable directly relating to the successful acquisitions of insurance contracts.

Gross earned premium in current financial year

means the gross written premiums adjusted by the unearned premiums at the beginning and end of the financial year.

Gross premiums written

in relation to a financial year of an insurer:

a) means premiums after deduction of discounts specified in policies or refunds of premiums made in respect of any termination or reduction of risks but before deduction of premiums for reinsurance ceded and of commissions payable by the insurer; and

b) includes premiums receivable by the insurer under reinsurance contracts accepted by the insurer.

Incurred but not Reported (IBNR)

means the provisions held in respect of claims that have occurred by valuation date but yet to be reported, as well as reserves reflecting expected changes (increases and decreases) in estimates for reported claims.

Lapses

means terminations of insurance policies that do not have non-forfeiture values.

Lloyd's

means a London based insurance society consisting of individual and corporate underwriters underwriting insurance for their own accounts.

Long term business with onshore risk

means:

a) any direct business, being long term business, in relation to which the risk is underwritten in Hong Kong, i.e.

(i) the policy is issued in Hong Kong;

(ii) the proposal form, application form or any other form of a similar nature is signed, submitted, received or accepted in Hong Kong; or

(iii) the risk is accepted in Hong Kong; or

b) any long term reinsurance business with onshore risk as defined in section 21B of the Insurance Ordinance.

Management expenses

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指在處理及解決索賠時所需的費用，以及維持保險合約服務所需的其他費用。此項包括已支付的未分配的理賠開支，但不包括任何已分配損失理賠費用。為免產生疑問，本項不包括於本財政年度其他收入及其他費用中所列的任何項目。

現時估計邊際

指對有關負債的現時估計值作出增加的數額，其計算已減除再保險，因此現時估計值及現時估計邊際的總和為其一般保險負債提供75%充足性概率。

已償付申索淨額

指扣除從再保險公司及其他方面收回的款項後的已償付申索額。

淨負債

就保險公司的任何財政年度而言，指保險公司截至該財政年度終結時未計分出再保險的保單儲備金。

淨保費

就保險公司的任何財政年度而言，指從毛保費中扣除分出再保險保費後的淨額。

新造業務

就保險公司的任何財政年度而言，指在該財政年度內新承保的保單。

非單位負債

指為支付超逾單位負債的申索、開支及單位負債未有計及的任何預期費用而預留的儲備金。

保單保費

就保險公司的任何財政年度而言，指：

- a) 如屬整付保費保單，保單持有人在該財政年度內所支付的保費；或
- b) 如屬定期繳付保費保單，保單持有人在保單估值日期所結算的整年保費或在該財政年度內所支付的彈性保費。

分紅業務

means the amount of expenses that will be incurred in processing and resolving claims, and other expense that is needed to maintain the services of the insurance policy. This includes Unallocated Loss Adjustment Expense Reserve (ULAE) paid but does not include any ALAE. For the avoidance of doubt, this does not include any item reported in Other income and other expenses relating to current financial year.

Margin over current estimate or MOCE (Risk Margin)

means the amount, calculated net of reinsurance, added to the current estimates for such liabilities, such that the sum of current estimates and margin over current estimate provides for a 75% probability of adequacy for its general insurance liabilities.

Net claims paid

means the gross claims paid after deduction of recoveries from reinsurers and other parties.

Net liability

in relation to a financial year of an insurer, means the policy reserve set aside by the insurer before reinsurance as at the end of the financial year.

Net premiums written

in relation to a financial year of an insurer, means the net amount after deducting any premiums for reinsurance ceded from the gross premiums written.

New business

in relation to a financial year of an insurer, means policies newly written during the financial year.

Non-unit liability

means the reserve set aside to cover claims in excess of unit liability, expenses, and any expected outgo not covered by the unit liability.

Office premiums

in relation to a financial year of an insurer, means:

- a) for policies with single mode of payment, the premiums paid by the policy holders during the financial year; or
- b) for policies with regular mode of payment, the annualized premiums of the policies as at the valuation date or the flexible premium paid by the policy holders during the financial year.

Participating business

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指符合以下說明的長期業務：保單持有人有權就該業務，按有關保險人的酌情決定，收取基於利潤分享機制釐定的財務利益，以分享該保險人就其業務(或其部分)賺取的利潤。

保單年度

指由保單生效至其一周年的期間，或保單的兩個周年之間的期間。

本財政年度中分出再保險的滿期保費

就保險公司的任何財政年度而言，指從滿期毛保費中扣除分出再保險保費後的淨額。

專業再保險人

就本統計數字之用途而言，指根據《保險業條例》在香港或從香港只經營再保險業務的獲授權保險人。

定期繳付保費

指保單持有人就某份保險保單定期繳付的款項。

分出再保險業務的再保險佣金收入

指與分出再保險業務有關，由再保險人支付或應收取的佣金收入（包括利潤分成佣金收入）。

保費收入

指須付予獲授權保險人的款額，不論該等款額是否已在該年度內為該保險人所收取，該等款額並包括(如適用的話)已累算的收入。

整付保費

指保單持有人就某份保險保單一次過繳付的款項。

法定業務

指承保以下條例描述的法律責任的保險業務：

- a) 《汽車保險（第三者風險）條例》（第272章）第6條；
- b) 《商船(本地船隻)條例》(第548章)第23D條及根據該條例第89條訂立的任何規例；
- c) 《僱員補償條例》（第282章）第40條；或
- d) 《建築物管理條例》（第344章）第28條及根據該條例第41條訂立的任何規例。

保額

means any long term business in relation to which a policy holder has a right to receive, at the discretion of the insurer, a financial benefit that is determined based on a profit-sharing mechanism as a share of the insurer's profits in respect of the insurer's business or a part of the insurer's business.

Policy year

means the period between the commencement of the policy and its first anniversary, or between two anniversaries of the policy.

Premiums earned in current financial year on business ceded to reinsurers

in relation to a financial year of an insurer, means the amount of premiums for reinsurance ceded from the gross earned premiums.

Professional reinsurer

in relation to its use in these statistics, means an insurer authorized under the Insurance Ordinance carrying on only reinsurance business in or from Hong Kong.

Regular payment

means a policy holder's payments for an insurance policy at regular intervals.

Reinsurance commission, relating to business ceded to reinsurers

means the amount of commission income (including profit commission income) received or receivable from the reinsurers, relating to the written business being ceded.

Revenue Premiums

means such amounts as become due to the authorized insurer, whether or not received by the insurer during that year, including (where appropriate) income which has accrued.

Single payment

means a policy holder's one-off payment for an insurance policy.

Statutory business

means the business of insurance against liability described in:

- a) section 6 of the Motor Vehicles Insurance (Third Party Risks) Ordinance (Cap. 272);
- b) section 23D of the Merchant Shipping (Local Vessels) Ordinance (Cap. 548) and any regulation made under section 89 of that Ordinance;
- c) section 40 of the Employees' Compensation Ordinance (Cap. 282); or
- d) section 28 of the Building Management Ordinance (Cap. 344) and any regulation made under section 41 of that Ordinance.

Sum assured

附錄 2 詞語的定義

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指保險合約所訂出現申索事件時應付的款項。

退保

指有不能作廢價值的保單的終止。

最終申索

指未貼現的最佳估計最終賠款，包括已支付申索、已報未決申索及已招致但未呈報的申索，但不包括未分配的理賠開支及現時估計邊際。

最終保費

指在特定承保年度內，與已生效保單之完整保險期間相關的預期保費總收入。

未分配的理賠開支

指就未決賠款責任而持有的間接理賠費用儲備金。

未滿期保費儲備金

指估值日期後保費中未過期的部分。該儲備金應按未減除展業開支前作釐定。

未過期風險儲備金

指保險公司在其財政年度終結時，除未滿期保費外，另外撥出被認為是必需的款額，以支付保險公司根據在該財政年度終結前訂立的保險合約而須在該財政年度終結之後承擔的風險所引起的申索費用及了結申索的開支。

單位負債

指為保單持有人所持單位的價值而預留的儲備金。

means the amount payable upon the happening of a claim event as defined in an insurance contract.

Surrenders

means terminations of insurance policies that have non-forfeiture values.

Ultimate claims

means the undiscounted best estimate ultimate which includes paid claims, case reserves and IBNR but exclude ULAE and risk margin.

Ultimate premium

means the total expected premium income relating to the full term of the policies incepted within the specific underwriting year.

Unallocated Loss Adjustment Expense Reserve (ULAE)

means the provisions held for indirect claims expenses in respect of outstanding claims liabilities.

Unearned premiums reserves (UPR)

means the unexpired portion of premium after valuation date. It should be gross of acquisition costs.

Unexpired risks reserve

means the amount set aside by an insurer at the end of its financial year, in addition to any unearned premiums, which is considered necessary to meet the claims and expenses for settling claims arising from risks to be borne by the insurer after the end of the financial year under contracts of insurance entered into before the end of that year.

Unit liability

means the reserve set aside for the value of the units held for policy holders.