

2007年香港一般保險業務統計數字附註

Notes to Hong Kong General Insurance Business Statistics 2007

- 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128家保險公司所呈交的2007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」。「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2007年，由於一家專業再保險公司就意外及健康業務、汽車業務和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，以致該三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。

意外及健康業務	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)	133.4	122.2	68.3	57.1
已承付申索淨額(百萬元)	25.0	56.0	5.8	36.8
已承付申索淨額在滿期保費中所佔百分率	18.7	45.8	8.5	64.4
汽車業務	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)	147.3	130.4	83.8	66.9
已承付申索淨額(百萬元)	(4.5)	31.8	(30.7)	5.6
已承付申索淨額在滿期保費中所佔百分率	(3.1)	24.4	(36.6)	8.4
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)	581.6	417.7	348.5	184.6
已承付申索淨額(百萬元)	16.7	123.5	(30.9)	75.9
已承付申索淨額在滿期保費中所佔百分率	2.9	29.6	(8.9)	41.1

- Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- A total of 128 insurers submitted their Hong Kong General Business Returns for 2007 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 of 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 while 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 ("NCIR") (i.e. Net Claims Incurred as a percentage of Earned Premiums) for reinsurance inward business of Accident & Health Business, Motor Vehicle Business and General Liability Business for 2007 were exceptionally low due to the significant release of outstanding claims provision relating to prior underwriting years of such businesses by a pure reinsurer in the year. To illustrate the effect on reinsurance inward business statistics, the ratios for these three classes of business after exclusion of that reinsurer's figures are shown below for reference.

Accident & Health Business	Reinsurance Inward Business		Pure Reinsurers' Business	
	Before Exclusion	After Exclusion	Before Exclusion	After Exclusion
Earned Premiums (EP) (\$m)	133.4	122.2	68.3	57.1
Net Claims Incurred (NCI) (\$m)	25.0	56.0	5.8	36.8
NCI as % of EP	18.7	45.8	8.5	64.4
Motor Vehicle Business	Reinsurance Inward Business		Pure Reinsurers' Business	
	Before Exclusion	After Exclusion	Before Exclusion	After Exclusion
Earned Premiums (EP) (\$m)	147.3	130.4	83.8	66.9
Net Claims Incurred (NCI) (\$m)	(4.5)	31.8	(30.7)	5.6
NCI as % of EP	(3.1)	24.4	(36.6)	8.4
General Liability Business	Reinsurance Inward Business		Pure Reinsurers' Business	
	Before Exclusion	After Exclusion	Before Exclusion	After Exclusion
Earned Premiums (EP) (\$m)	581.6	417.7	348.5	184.6
Net Claims Incurred (NCI) (\$m)	16.7	123.5	(30.9)	75.9
NCI as % of EP	2.9	29.6	(8.9)	41.1

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4. 繼United Guaranty Mortgage Indemnity Company(簡稱United Guaranty)將其業務於2007年12月31日轉讓予美國國際集團聯合保險(亞洲)有限公司(簡稱AIG聯合保險(亞洲))，列載於表G22有關AIG聯合保險(亞洲)截至2007年12月31日的儲備金，已包含United Guaranty截至2007年11月30日的相關數額。因此，在計算列載於表G1至G3、G11及G13至G14的市場總額時，已扣除United Guaranty截至2007年11月30日的儲備金(未滿期保費236.1百萬元及未決申索準備金1.6百萬元)。
5. 由於一家按揭保險公司對其業務進行重新分類，以致直接金錢損失業務於2007年度終的未滿期保費及儲備金顯著上升。在扣除該保險公司的數字後所得的市場整體數字列載如下，以供參考。

直接金錢損失業務	扣除前 (百萬元)	扣除後 (百萬元)
未滿期保費	715.7	443.9
未過期風險	4.1	4.1
未決申索準備金	159.2	153.9
儲備金	879.0	601.9

4. The technical reserves in respect of AIG United Guaranty Insurance (Asia) Limited (“AIG UGI (Asia)”) as at 31.12.2007 as shown in Table G22 embrace that of United Guaranty Mortgage Indemnity Company (“United Guaranty”) as at 30.11.2007 following the transfer of business from United Guaranty to AIG UGI (Asia) with effect from 31.12.2007. The technical reserves in respect of United Guaranty as at 30.11.2007 (Unearned Premiums of \$236.1m and Outstanding Claims Provision of \$1.6m) are therefore excluded from the computation of market aggregates as shown in Tables G1 to G3, G11 and G13 to G14.
5. The significant increase in the Unearned Premiums and Technical Reserves for Direct Pecuniary Loss Business in respect of year end of 2007 was due to the reclassification of business by a mortgage insurer. The market aggregates after exclusion of that insurer's figures are shown below for reference.

Direct Pecuniary Loss Business	Before Exclusion (\$m)	After Exclusion (\$m)
Unearned Premiums	715.7	443.9
Unexpired Risks	4.1	4.1
Outstanding Claims Provision	159.2	153.9
Technical Reserves	879.0	601.9