

2021年香港一般保險業務統計數字附註

Notes to Hong Kong General Insurance Business Statistics 2021

1 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。

2 根據《保險業條例》附表3第1部第1(1)條內已修訂的"法定業務"的定義，香港一般保險業務申報表中的表格1及表格1A的一般法律責任 - 法定業務下已新增兩項欄目，分別為"僱員補償"及"業主立案法團責任"。本統計數字已涵蓋此修訂。

請留意，"僱員補償"的統計數字與過往一般法律責任 - 法定業務內的統計數字相符，而"業主立案法團責任"的統計數字則已包含在過往一般法律責任 - 其他業務的統計數字內。

3 本統計數字涵蓋共108家保險公司所呈交以周年會計基準準備的2021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。因此，原本分別在表G19「保險基金的變動」及表G22「保險基金」的欄目不再適用，並已被刪除。

4 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在2021年顯著增加。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 (2021 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)	1,360.0	362.5	358.8	132.2
未決申索準備金淨額 (百萬元)	549.6	336.1	248.7	106.3

1 Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

2 Pursuant to the amendment to the definition "statutory business" under paragraph 1(1), Part 1 of Schedule 3 to the Insurance Ordinance, two columns "Employees' Compensation" and "Owners' Corporation Liability" are added in both Form 1 and Form 1A of the Hong Kong General Business Returns for Statutory Business of General Liability Business. Such amendments have also been incorporated in these statistics.

Please note that the statistics reported under "Employees' Compensation" refers to Statutory Business of General Liability Business in the annual statistics of previous years while the statistics reported under "Owners' Corporation Liability" are previously included under Other Business of General Liability Business.

3 A total of 108 insurers submitted their Hong Kong General Business Returns with annual accounting basis for 2021, 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. As such, the columns "Movement of Insurance Fund" in Table G19 and "Insurance Fund" in Table G22 respectively are no longer applicable and have been deleted.

4 The Gross Outstanding Claims Provision and Net Outstanding Claims Provision for Accident & Health Direct Business were exceptionally high in 2021 due to an insurer's change of accounting policy for its refundable hospital insurance products in 2012. 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 2021)	
	New Accounting Policy	Old Accounting Policy	New Accounting Policy	Old Accounting Policy
Gross Outstanding Claims Provision (\$m)	1,360.0	362.5	358.8	132.2
Net Outstanding Claims Provision (\$m)	549.6	336.1	248.7	106.3