

COVERING CERTIFICATE

Hong Kong General Insurance Business Quarterly Returns

File No.:

Name of Insurer:

Reporting Quarter: Q_ 20__

Reporting Period: From 1 January 20__ To End of March/June/September/December 20__

I certify that the information contained in the annexed Forms of Hong Kong General Insurance Business Quarterly Returns in respect of the Reporting Period, comprising the pages as specified against each Form below, is true and correct:

Form	HKGQ1 Hong Kong Insurance Business	HKGQ2 Hong Kong & Overseas Insurance Business	HKGQ3 Hong Kong Direct Motor Vehicle Insurance Business	HKGQ4 Hong Kong Direct Employees' Compensation Insurance Business
Page				

Name of Chief Executive/Director
(delete as appropriate)

Signature

Date

Contact Details: For enquiries about the information provided in the Quarterly Returns, please contact _____ at _____ (Tel) and _____ (email address).

Insurance Authority General Insurance Business Quarterly Returns

Form HKGQ1

Hong Kong Insurance Business (Filled by all insurers)

Name of Insurer : _____

Reporting Quarter : _____ (Cumulative up to the reporting quarter)

Table 2 Reinsurance Inward Business

Amounts in thousands of HK Dollars except otherwise stated.

Accounting Class	Gross Premiums	Net Premiums	Net Earned Premiums	Gross Commissions Payable	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Unexpired Risks Adjustment	Management Expenses	Underwriting Profit/(Loss)
Accident & Health	0	0	0	0	0	0	0	0	0	0	0
Motor Vehicle, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
Aircraft, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
Ships, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
Goods in Transit	0	0	0	0	0	0	0	0	0	0	0
Property Damage	0	0	0	0	0	0	0	0	0	0	0
General Liability	0	0	0	0	0	0	0	0	0	0	0
Pecuniary Loss	0	0	0	0	0	0	0	0	0	0	0
Non-proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
Proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0
Accounting Class	Gross Commissions Ratio	Net Claims Incurred Ratio	Unearned Premiums Last Year End	Unexpired Risks Last Year End	Net Outstanding Claims Provision Last Year End	Unearned Premiums Current Quarter End	Unexpired Risks Current Quarter End	Net Outstanding Claims Provision Current Quarter End	Technical Reserves Current Quarter End	Net Premiums for 4 Quarters up to Current Quarter	Technical Reserves Ratio Current Quarter End
Accident & Health	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Motor Vehicle, Damage & Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Aircraft, Damage & Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Ships, Damage & Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Goods in Transit	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Property Damage	N/A	N/A	0	0	0	0	0	0	0	0	N/A
General Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Pecuniary Loss	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Non-proportional Treaty Reinsurance	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Proportional Treaty Reinsurance	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Total	N/A	N/A	0	0	0	0	0	0	0	0	N/A

Remarks (Please provide details on a separate sheet, if necessary)

1. Allocation Basis of Management Expenses among the above Accounting Classes of Business in Tables 1 & 2:

2. Other Remarks:

Prior Period Adjustment: No Yes (If yes, please provide details)

Insurance Authority General Insurance Business Quarterly Returns

Form HKGQ2

Hong Kong and Overseas Insurance Business (Filled by HK-incorporated insurers only)

Name of Insurer : _____

Reporting Quarter : _____ (Cumulative up to the reporting quarter)

Table 1 Direct Business

Amounts in thousands of HK Dollars except otherwise stated.

Accounting Class		Gross Premiums	Net Premiums	Net Earned Premiums	Gross Commissions Payable	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Unexpired Risks Adjustment	Management Expenses	Underwriting Profit/(Loss)
Accident & Health	Medical	0	0	0	0	0	0	0	0	0	0	0
	Non-Medical	0	0	0	0	0	0	0	0	0	0	0
Motor Vehicle, Damage & Liability	Comprehensive	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0
Aircraft, Damage & Liability		0	0	0	0	0	0	0	0	0	0	0
Ships, Damage & Liability	Hull & Machinery		0	0	0	0	0	0	0	0	0	0
	Ships Liability	Local Vessels Liability	0	0	0	0	0	0	0	0	0	0
		Forwarder Liability	0	0	0	0	0	0	0	0	0	0
		Protection & Indemnity	0	0	0	0	0	0	0	0	0	0
		Others	0	0	0	0	0	0	0	0	0	0
Goods in Transit		0	0	0	0	0	0	0	0	0	0	0
Property Damage	Fire	0	0	0	0	0	0	0	0	0	0	0
	Engineering	0	0	0	0	0	0	0	0	0	0	0
	Others	0	0	0	0	0	0	0	0	0	0	0
General Liability	Employees' Compensation (EC)	0	0	0	0	0	0	0	0	0	0	0
	Owners' Corporation Liability	0	0	0	0	0	0	0	0	0	0	0
	Others	0	0	0	0	0	0	0	0	0	0	0
Pecuniary Loss	Mortgage Guarantee	0	0	0	0	0	0	0	0	0	0	0
	Others	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0
Accounting Class		Gross Commissions Ratio	Net Claims Incurred Ratio	Unearned Premiums Last Year End	Unexpired Risks Last Year End	Net Outstanding Claims Provision Last Year End	Unearned Premiums Current Quarter End	Unexpired Risks Current Quarter End	Net Outstanding Claims Provision Current Quarter End	Technical Reserves Current Quarter End	Net Premiums for 4 Quarters up to Current Quarter	Technical Reserves Ratio Current Quarter End
Accident & Health	Medical	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Non-Medical	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Motor Vehicle, Damage & Liability	Comprehensive	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Third Party	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Aircraft, Damage & Liability		N/A	N/A	0	0	0	0	0	0	0	0	N/A
Ships, Damage & Liability	Hull & Machinery		N/A	N/A	0	0	0	0	0	0	0	N/A
	Ships Liability	Local Vessels Liability	N/A	N/A	0	0	0	0	0	0	0	N/A
		Forwarder Liability	N/A	N/A	0	0	0	0	0	0	0	N/A
		Protection & Indemnity	N/A	N/A	0	0	0	0	0	0	0	N/A
		Others	N/A	N/A	0	0	0	0	0	0	0	N/A
Goods in Transit		N/A	N/A	0	0	0	0	0	0	0	0	N/A
Property Damage	Fire	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Engineering	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Others	N/A	N/A	0	0	0	0	0	0	0	0	N/A
General Liability	Employees' Compensation (EC)	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Owners' Corporation Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Others	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Pecuniary Loss	Mortgage Guarantee	N/A	N/A	0	0	0	0	0	0	0	0	N/A
	Others	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Total		N/A	N/A	0	0	0	0	0	0	0	0	N/A

Insurance Authority General Insurance Business Quarterly Returns

Form HKGQ2

Hong Kong and Overseas Insurance Business (Filled by HK-incorporated insurers only)

Name of Insurer : _____

Reporting Quarter : _____ (Cumulative up to the reporting quarter)

Table 2 Reinsurance Inward Business

Amounts in thousands of HK Dollars except otherwise stated.

Accounting Class	Gross Premiums	Net Premiums	Net Earned Premiums	Gross Commissions Payable	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Unexpired Risks Adjustment	Management Expenses	Underwriting Profit/(Loss)
Accident & Health	0	0	0	0	0	0	0	0	0	0	0
Motor Vehicle, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
Aircraft, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
Ships, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
Goods in Transit	0	0	0	0	0	0	0	0	0	0	0
Property Damage	0	0	0	0	0	0	0	0	0	0	0
General Liability	0	0	0	0	0	0	0	0	0	0	0
Pecuniary Loss	0	0	0	0	0	0	0	0	0	0	0
Non-proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
Proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0
Accounting Class	Gross Commissions Ratio	Net Claims Incurred Ratio	Unearned Premiums Last Year End	Unexpired Risks Last Year End	Net Outstanding Claims Provision Last Year End	Unearned Premiums Current Quarter End	Unexpired Risks Current Quarter End	Net Outstanding Claims Provision Current Quarter End	Technical Reserves Current Quarter End	Net Premiums for 4 Quarters up to Current Quarter	Technical Reserves Ratio Current Quarter End
Accident & Health	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Motor Vehicle, Damage & Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Aircraft, Damage & Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Ships, Damage & Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Goods in Transit	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Property Damage	N/A	N/A	0	0	0	0	0	0	0	0	N/A
General Liability	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Pecuniary Loss	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Non-proportional Treaty Reinsurance	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Proportional Treaty Reinsurance	N/A	N/A	0	0	0	0	0	0	0	0	N/A
Total	N/A	N/A	0	0	0	0	0	0	0	0	N/A

Remarks (Please provide details on a separate sheet, if necessary)

1. Allocation Basis of Management Expenses among the above Accounting Classes of Business in Tables 1 & 2:

2. Other Remarks:

Prior Period Adjustment: (If yes, please provide details)

Insurance Authority General Insurance Business Quarterly Returns

Form HKGQ3

Hong Kong Direct Motor Vehicle Insurance Business (Filled by insurers carrying on Direct Motor Vehicle Business)

Name of Insurer : _____

Reporting Quarter : _____ (Cumulative up to the reporting quarter)

Underwriting Results & Exposure

Type of Motor Vehicle		Coverage	Gross Premiums	Net Premiums	Net Earned Premiums	Gross Commissions Payable	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Unexpired Risks Adjustment	Management Expenses	Underwriting Profit/(Loss)
			HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1 Private Cars	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
2 Goods Carrying Vehicles	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
3 Tractors	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
4 Taxis	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
5 Public Light Buses	a. Green	Comprehensive	0	0	0	0	0	0	0	0	0	0	0
		Third Party	0	0	0	0	0	0	0	0	0	0	0
	b. Red	Comprehensive	0	0	0	0	0	0	0	0	0	0	0
		Third Party	0	0	0	0	0	0	0	0	0	0	0
6 Private Light Buses & Non-Franchised Buses	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
7 Motor Cycles	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
8 Others	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
Total	Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0
	Third Party	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	All Coverage	0	0	0	0	0	0	0	0	0	0	0	0

Type of Motor Vehicle	Coverage	Gross Premiums			No. of Vehicles Insured		Gross Premiums per Vehicle Insured		Sums Insured		Gross Premiums as % of Sums Insured		
		Reporting Quarter Current Year	Corresponding Quarter Last Year	Year-On-Year % Change	Reporting Quarter Current Year	Corresponding Quarter Last Year	Reporting Quarter Current Year	Corresponding Quarter Last Year	Reporting Quarter Current Year	Corresponding Quarter Last Year	Reporting Quarter Current Year	Corresponding Quarter Last Year	
		HK\$'000	HK\$'000				HK\$	HK\$	HK\$'000	HK\$'000			
1 Private Cars	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	
2 Goods Carrying Vehicles	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	
3 Tractors	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	
4 Taxis	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	
5 Public Light Buses	a. Green	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A
		Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-
	b. Red	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A
		Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-
6 Private Light Buses & Non-Franchised Buses	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	
7 Motor Cycles	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	
8 Others	Comprehensive	0	0	N/A	0	0	N/A	N/A	0	0	N/A	N/A	
	Third Party	0	0	N/A	0	0	N/A	N/A	-	-	-	-	

Insurance Authority General Insurance Business Quarterly Returns

Form HKGQ3

Hong Kong Direct Motor Vehicle Insurance Business (Filled by insurers carrying on Direct Motor Vehicle Business)

Name of Insurer : _____

Reporting Quarter : _____ (Cumulative up to the reporting quarter)

Additional Information for Special Own Property Damage Policy

For insurance policies covering motor vehicle own property damage risks but not third party risks, please provide the data for each type of vehicle in respect of such policies in the following table.

Special Own Damage Policy				
Type of Motor Vehicle				
Gross Premiums (HK\$'000)	0	0	0	0
Sums Insured (HK\$'000)	0	0	0	0
No. of Vehicles Insured	0	0	0	0

Remarks (Please provide details on a separate sheet, if necessary)

1. Allocation Basis of Management Expenses among Motor Vehicle Types:

2. Allocation Basis of Unexpired Risks among Motor Vehicle Types:

3. Other Remarks:

Prior Period Adjustment: No **Yes** (If yes, please provide details)

Insurance Authority General Insurance Business Quarterly Returns

Form HKGQ4

Hong Kong Direct Employees' Compensation Insurance Business (Filled by insurers carrying on Direct Employees' Compensation Business)

Name of Insurer : _____

Reporting Quarter : _____ (Cumulative up to the reporting quarter)

Underwriting Results & Exposure

Amounts in thousands of HK Dollars except otherwise stated.

Trade Occupation	Gross Premiums	Net Premiums	Net Earned Premiums	Gross Commissions Payable	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Unexpired Risks Adjustment	Management Expenses	Underwriting Profit/(Loss)
1. Agriculture, Forestry & Fishing	0	0	0	0	0	0	0	0	0	0	0
2. Mining & Quarrying	0	0	0	0	0	0	0	0	0	0	0
3. Manufacturing	0	0	0	0	0	0	0	0	0	0	0
4. Electricity, Gas & Water	0	0	0	0	0	0	0	0	0	0	0
5a. Special Trades	0	0	0	0	0	0	0	0	0	0	0
5b. Construction - on Annual Wage Basis	0	0	0	0	0	0	0	0	0	0	0
5c. Construction - on Contract Value Basis	0	0	0	0	0	0	0	0	0	0	0
6a. Wholesale, Retail & Import/Export Trades	0	0	0	0	0	0	0	0	0	0	0
6b. Restaurants & Hotels	0	0	0	0	0	0	0	0	0	0	0
7. Transport, Storage & Communication	0	0	0	0	0	0	0	0	0	0	0
8. Financing, Insurance, Real Estate & Business Services	0	0	0	0	0	0	0	0	0	0	0
9. Community, Social and Personal Services	0	0	0	0	0	0	0	0	0	0	0
10. Others/Non-Classified Occupations	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

Trade Occupation	Gross Premiums			Annual Wage		Gross Premiums as % of Annual Wage		Contract Value		Gross Premiums as % of Contract Value	
	Reporting Quarter Current Year	Corresponding Quarter Last Year	Year-On-Year % Change	Reporting Quarter Current Year	Corresponding Quarter Last Year	Reporting Quarter Current Year	Corresponding Quarter Last Year	Reporting Quarter Current Year	Corresponding Quarter Last Year	Reporting Quarter Current Year	Corresponding Quarter Last Year
1. Agriculture, Forestry & Fishing	0	0	N/A	0	0	N/A	N/A	-	-	-	-
2. Mining & Quarrying	0	0	N/A	0	0	N/A	N/A	-	-	-	-
3. Manufacturing	0	0	N/A	0	0	N/A	N/A	-	-	-	-
4. Electricity, Gas & Water	0	0	N/A	0	0	N/A	N/A	-	-	-	-
5a. Special Trades	0	0	N/A	0	0	N/A	N/A	-	-	-	-
5b. Construction - on Annual Wage Basis	0	0	N/A	0	0	N/A	N/A	-	-	-	-
5c. Construction - on Contract Value Basis	0	0	N/A	-	-	-	-	0	0	N/A	N/A
6a. Wholesale, Retail & Import/Export Trades	0	0	N/A	0	0	N/A	N/A	-	-	-	-
6b. Restaurants & Hotels	0	0	N/A	0	0	N/A	N/A	-	-	-	-
7. Transport, Storage & Communication	0	0	N/A	0	0	N/A	N/A	-	-	-	-
8. Financing, Insurance, Real Estate & Business Services	0	0	N/A	0	0	N/A	N/A	-	-	-	-
9. Community, Social and Personal Services	0	0	N/A	0	0	N/A	N/A	-	-	-	-
10. Others/Non-Classified Occupations	0	0	N/A	0	0	N/A	N/A	-	-	-	-

Remarks (Please provide details on a separate sheet, if necessary)

1. Allocation Basis of Management Expenses among Trade Occupations:

2. Allocation Basis of Unexpired Risks among Trade Occupations:

3. Other Remarks:

Prior Period Adjustment: No ▼ (If yes, please provide details)