

III Manulife 宏利

MEDICAL CLAIMS EXPERIENCE REPORT (BY PAID DATE)

GROUP NUMBER: 52900
GROUP NAME: MAN KWAN EDUCATIONAL ORGANISATION LIMITED
CURRENCY: HKD

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	<u>CLAIM PAID WITH IBNR#</u>	<u>LOSS RATIO#</u>
HOSPITAL	108,063.25	79.32
SMM	78,872.32	68.01
TOTAL	186,935.57	74.12

**FOR THE PERIOD: 01 SEP 2019 TO 31 MAY 2020

Annualized Claim Paid with IBNR based on the period specified above is shown

END OF REPORT

Loss Ratio and Membership Analysis

Customer Name: Man Kwan Educational Organisation Ltd.

Contract Number: 300419

Period: 20180901 to 20190630

data as of: 30-Jun-2019

Private and Confidential

Loss Ratio Analysis

Benefit	Annualized Subscription (HK\$)	Annualized Claims (HK\$)	Annualized Claims with IBNR *	Loss Ratio
Hospital	151,111.50	73,170.00	84,145.50	55.68%
Top-Up/ SMM	108,653.63	97,082.39	111,644.75	102.75%
Total	259,765.13	170,252.39	195,790.25	75.37%

* IBNR = Incurred But Not Received 15.0%

Membership Analysis

Benefit	Membership as of 20180901	Membership as of 20190601	Average Monthly Membership
Hospital	291	294	293
Top-Up/ SMM	291	294	293
Evacuation	291	294	293
No. of Insured Member	291	294	293

Loss Ratio and Membership Analysis

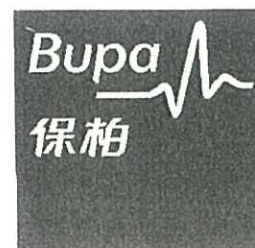
Customer Name: Man Kwan Educational Organisation Ltd.

Contract Number: 300419

Period: 20170901 to 20180630

data as of: 30-Jun-2018

Private and Confidential

**Loss Ratio Analysis**

Benefit	Annualized Subscription (HK\$)	Annualized Claims (HK\$)	Annualized Claims with IBNR *	Loss Ratio
Hospital	148,328.03	97,285.40	111,878.21	75.43%
Top-Up/ SMM	72,038.62	107,622.12	123,765.44	171.80%
Total	220,366.65	204,907.52	235,643.65	106.93%

* IBNR = Incurred But Not Received 15.0%

Membership Analysis

Benefit	Membership as of 20170901	Membership as of 20180601	Average Monthly Membership
Hospital	296	295	297
Top-Up/ SMM	296	295	297
Evacuation	296	295	297
No. of Insured Member	296	295	297