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 * (HK$)	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

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Loss Ratio Analysis

Benefit	Annualized Subscription (HK$)	Annualized Claims (HK$)	Annualized Claims with IBNR * (HK$)	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

2016-2017 年度 《附件三》

Loss Ratio and Membership Analysis

Customer Name: Man Kwan Educational Organisation Ltd.

Contract Number: 300419

Period: 20160901 to 20170630

 # data as of: 30-Jun-2017
 # Private and Confidential

Loss Ratio Analysis

Benefit	Annualized Subscription (HK$)	Annualized Claims (HK$)	Annualized Claims with IBNR * (HK$)	Loss Ratio
Hospital	117,495.02	135,165.96	155,440.85	132.30%
Top-Up/ SMM	28,663.49	139,314.24	160,211.38	558.94%
Total	146,158.51	274,480.20	315,652.23	215.97%

* IBNR = Incurred But Not Received 15.0%

Membership Analysis

Benefit	Membership as of 20160901	Membership as of 20170601	Average Monthly Membership
Hospital	301	298	301
Top-Up/ SMM	301	298	301
Evacuation	301	298	301
No. of Insured Member	301	298	301