

Medical Claim Experience
(By Paid Date Basis)

Insurance Company	Sun Life Hong Kong Limited
Policy Code	GME31546
Policy Owner	MAN KWAN EDUCATIONAL ORGANISATION LIMITED
Period	01-SEP-2021 to 31-MAY-2022
Conversion	

2021-2022 年度 《附件三》

Claim Experience		Hospitalization	Clinical	Pregnancy	Major Medical	Total
Accrued Premium		186,509	0	0	39,327	225,836
Claims Incurred	*	293,017	0	0	111,996	405,013
Claims Paid	*	89,598	0	0	56,073	145,671
Loss Ratio		48.04%	0.00%	0.00%	142.58%	64.50%
Usage Ratio		30.58%	0.00%	0.00%	50.07%	35.97%

* including reserve for incurred but not yet report claims

Medical Claim Experience
(By Paid Date Basis)

2020-2021 年度

《附件三》

Insurance Company	Sun Life Hong Kong Limited
Policy Code	GME31546
Policy Owner	MAN KWAN EDUCATIONAL ORGANISATION LIMITED
Period	01-SEP-2020 to 31-MAY-2021
Conversion	

Claim Experience		Hospitalization	Clinical	Pregnancy	Major Medical	Total
Accrued Premium		135,133	0	0	28,523	163,656
Claims Incurred	*	413,322	0	0	128,876	542,198
Claims Paid	*	155,787	0	0	103,101	258,888
Loss Ratio		115.28%	0.00%	0.00%	361.47%	158.19%
Usage Ratio		37.69%	0.00%	0.00%	80.00%	47.75%

* including reserve for incurred but not yet report claims

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MEDICAL CLAIMS EXPERIENCE REPORT
(BY PAID DATE)

PAGE: 1

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

	<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