

MEDICAL CLAIMS EXPERIENCE REPORT
(BY PAID DATE)

2025-2026 年度 《附件三》

GROUP NUMBER: 56683
GROUP NAME: MAN KWAN EDUCATION ORGANISATION LIMITED
CURRENCY : HKD

	<u>ANNUALIZED PREMIUM</u>	<u>ANNUALIZED CLAIM PAID w/IBNR</u>	<u>LOSS RATIO</u>
HOSPITAL	272,245.97	182,943.11	67.20
SMM	115,308.10	165,746.26	143.74
TOTAL	387,554.07	348,689.37	89.97

REMARK: IBNR -INCURRED BUT NOT REPORTED

Group Medical Policy Renewal Report

萬鈞教育機構有限公司

2024-2025 年度 《附件三》

Policy No: 110240049
Started: 1/9/2024
As of 4/7/2025

Will expire: 31/8/2025

Existing Premium Rate C1

Total 1,150.00

Head Count C1

Total 322

Annualized Premium 370,848.16

Claims

	No. of Visit	Incurred	Annualized Claim Paid with IBNR
Hospitalization	8	1,848,334.00	213,069.12
SMM			104,159.88
Total	8	1,848,334.00	317,229.00

Loss Ratio 86%

Medical Claim Experience
(By Paid Date Basis)

2023-2024 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-2023 to 31-MAY-2024
Conversion

Claim Experience	Hospitalization	Clinical	Pregnancy	Major Medical	Total
Accrued Premium	339,573	0	0	71,479	411,052
Claims Incurred *	162,179	0	0	396,922	559,101
Claims Paid *	145,086	0	0	123,620	268,706
Loss Ratio	42.73%	0.00%	0.00%	172.95%	65.37%
Usage Ratio	89.46%	0.00%	0.00%	31.14%	48.06%

* including reserve for incurred but not yet report claims