

**Medical Claim Experience  
(By Paid Date Basis)**

**2022-2023 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-2022 to 31-MAY-2023
Conversion	

Claim Experience	Hospitalization	Clinical	Pregnancy	Major Medical	Total
Accrued Premium	118,910	0	0	25,168	144,078
Claims Incurred *	249,964	0	0	547,943	797,907
Claims Paid *	215,335	0	0	260,122	475,457
Loss Ratio	181.09%	0.00%	0.00%	1033.54%	330.00%
Usage Ratio	86.15%	0.00%	0.00%	47.47%	59.59%

\* including reserve for incurred but not yet report claims

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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