

Explanatory Note on Electronic Submission of Statistical Returns (e-templates) to the Insurance Authority

1. Introduction

Under the insurance regulatory framework, insurers are required to submit statistical returns to the Insurance Authority (IA) on a quarterly and annual basis. To facilitate submission, the Office of the Commissioner of Insurance (OCI) has developed electronic input templates (e-templates) for the statistical returns. As electronic submissions prove to be effective in speeding up our data processing thus enabling the early release of insurance business statistics for the benefits of the public and the industry, you are requested to send in your returns using our e-templates in addition to signed copy of returns in paper format. (The paper format can be dispensed with if the completed returns using our e-templates are digitally signed.)

2. Development Tools

The e-templates are developed by using Microsoft Excel Macro.

3. Configuration Requirements

Software requirements

- Microsoft Excel version 2000, 2002(XP), or 2003.

Settings

- Enable the MS-Excel security settings.
Steps: Launch Excel and select Tools (工具) → Macro (巨集) → Security (安全性) → Security Level (安全性層級) → Medium (中)
- Set calculation mode.
Steps: Launch Excel and select Tools (工具) → Options (選項) → Calculation (計算) → Automatic (自動)

4. Delivery Means

The e-templates should be saved in XML format and submitted to the OCI in the following manner and format :

By electronic mail

The mail should be sent to the designated e-mail address of the OCI at iafiling@oci.gov.hk.

The subject matter and the content of a mail should contain identification information specified in section 5 below. A mail should not contain returns of more than one insurer.

By physical media

The files should be stored in 1.44MB diskette with size of 3.5 inches in MS-DOS format or CD-ROM in ISO 9660 format with a label affixed to the diskette/ CD-ROM with identification information specified in section 5 below.

The physical media should also contain a “readme.rtf” file providing the identification information specified in section 5 below. A diskette/CD-ROM should not be used to store returns for more than one insurer.

5. Identification Information

The following information should be shown on the subject matter of an e-mail or the label of a physical media:

- Name of the insurer
- Short title of the returns

<u>Short Title</u>	<u>Returns</u>
HKECQR	<ul style="list-style-type: none"> • Hong Kong Employees’ Compensation Insurance Statistics (Quarterly) by Trade Occupation
HKGBQR	<ul style="list-style-type: none"> • Hong Kong General Business Quarterly Returns
HKLTBQR	<ul style="list-style-type: none"> • Hong Kong Long Term Business Quarterly Returns
HKGBR	<ul style="list-style-type: none"> • Hong Kong General Business Returns
HKLTBR(HKL123)	<ul style="list-style-type: none"> • Hong Kong Long Term Business Returns (Forms HKL1-3)
HKLTBR(M2M3)	<ul style="list-style-type: none"> • Hong Kong Long Term Business Returns (Forms M2 & M3)
SAL	<ul style="list-style-type: none"> • Statement of Assets & Liabilities

- Covering period of the returns
(i.e. for annual returns : state the ending date of the period;
for quarterly returns : state the year and quarter (1, 2, 3, or 4))

Illustrative examples are shown below:

ABC Insurance Co. HKLTBQR 2003-3
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LMN Insurance Co. HKGBR 31 Dec 2003

XYZ Insurance Co. HKLTBR(HKL123) 31/12/2003

The insurer should also provide the following information for identification of the signatory/signatories and attachment(s) :

- Document type;
- Name and capacity of signatory;
- Certification Authority;
- E-mail address of the signatory registered in the Certification Authority;
- File name;
- Encrypted file name (if the file is encrypted by file encryption tools);
- Encryption tool (if the file is encrypted by file encryption tools); and
- Name and telephone number of contact person.

If the returns are submitted by e-mail, the above information should be provided in a “readme.rtf” file in Rich Text format (sample at Annex A) attached to the e-mail or stated in the body of the e-mail (sample at Annex B). If the returns are submitted by physical media, the above information should be provided in a “readme.rtf” file contained in that physical media.

6. Auditor’s Report, Actuarial Report and other Supplementary Information

Any auditor’s report, actuarial report/certificate and other supplementary information accompanying the returns should follow the language and file/graphics format as specified in the [Electronic Transaction Ordinance](#).

7. Signature Requirements

In submitting your returns using our e-templates, you are also required to send in a signed copy of returns in paper format. However, the paper format can be dispensed with if the completed returns using our e-templates are digitally signed in the following manner :

- (a) they are **digitally signed** in the same manner (i.e. number of signatories required and their position) as if the corresponding documents were signed manually as required by the ICO or the IA;
- (b) as regards any auditor’s report or actuarial certificate accompanying the returns, it should also be **digitally signed** by the insurer’s auditor or actuary

as appropriate; an auditor should sign with an **organizational electronic certificate**;

- (c) only a digital signature supported by a recognized certificate issued by a certification authority recognized by the Government Chief Information Officer under the [Electronic Transactions Ordinance](#) is acceptable.

8. Encryption

You may consider encrypting the returns with the public key of our e-mail address, iafiling@oci.gov.hk. Encryption of the returns should be in PKCS#7 format and should be done after the returns have been digitally signed by all signatories.

9. Public Key of the IA

The public key of the e-Cert of our e-mail address, iafiling@oci.gov.hk, can be downloaded from the Hongkong Post e-Cert Directory. For the downloading procedures, you may refer to the “e-Cert User Guide” available on the Hong Kong Post e-Cert web page (<http://www.hongkongpost.gov.hk>). Please make sure that you obtain the latest e-Cert public key from the Hong Kong Post e-Cert Directory if the previous one has expired.

Sample “readme.rtf” file

Name of Insurer: ABC Insurance Co.

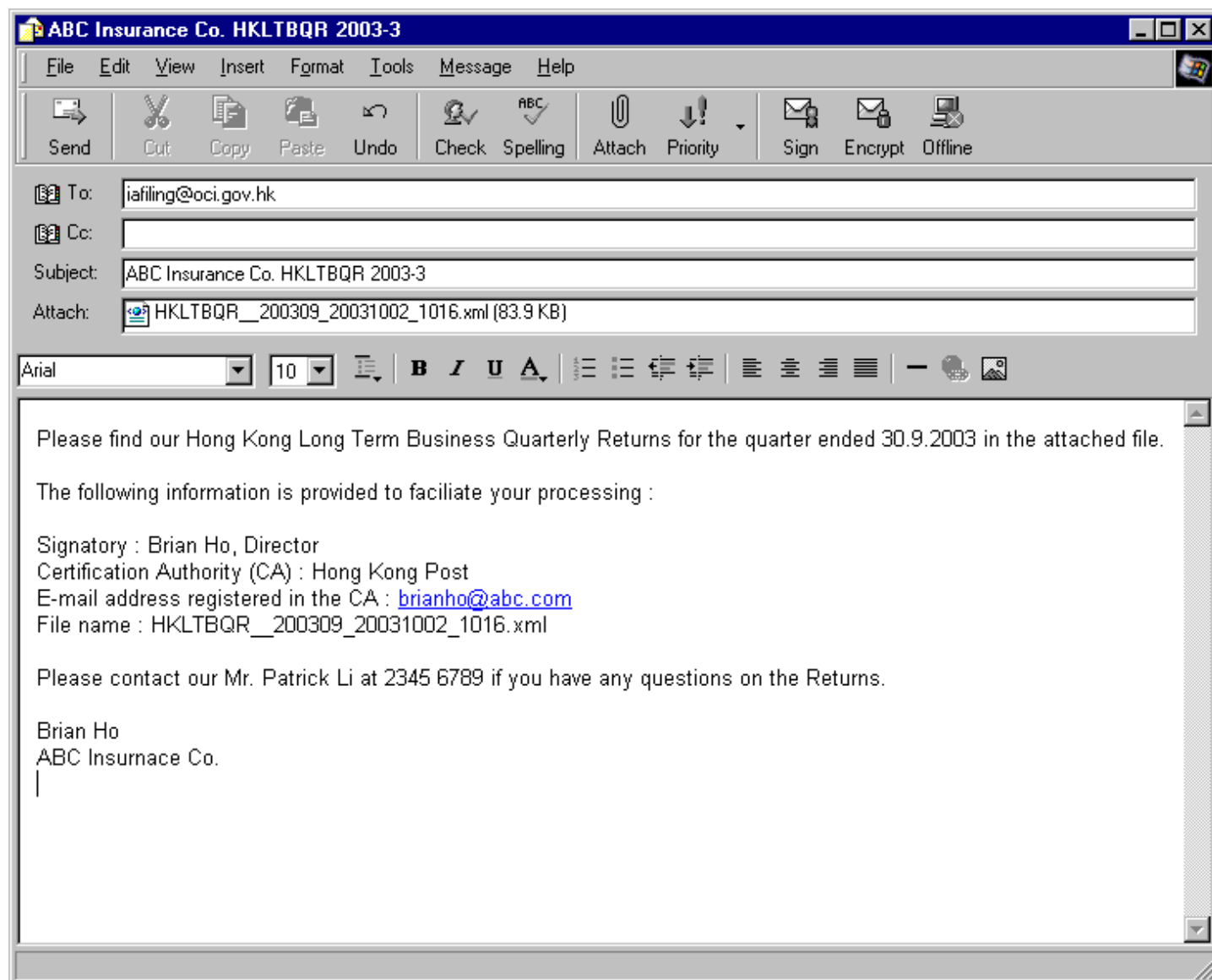
Contact Person : Miss Amy Chow (Tel : 2345 6789)

The following 3 files which are digitally signed are attached in this e-mail/ physical media:

Document Type	Name and Capacity of Signatory	Certification Authority (CA)	E-mail address of the signatory registered in the CA	File Name and Format	#Encrypted File Name and Format	#Encryption tool
Statement of Assets and Liabilities as at 31 Dec 2003	Mr. Peter Chan (Director)	Hong Kong Post	peterchan@abc.com	SAL_2003_20040331_1015.xml	SAL_2003_20040331_1015.p7e	Crypto Tools
	Ms. Susan Wong (Director)	ditto	susanwong@abc.com			
	Mr. John Lee (Chief Executive)	ditto	johnlee@abc.com			
	XYZ (Auditor)	ditto	xyz@xyz.hk			
Supplementary Information to the Statement of Assets and Liabilities	ditto	ditto	ditto	suppleinfo.rtf	suppleinfo.p7e	ditto
Auditor’s Report	XYZ (Auditor)	ditto	xyz@xyz.hk	auditorreport.rtf	auditorreport.p7e	ditto

#The two shaded columns are not required if the files are not encrypted .

Sample
Identification information to be provided



Note : If the file is encrypted by file encryption tools, please also provide information on the encrypted file name and the encryption tool used.