



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

直接業務 Direct Business															財產損壞 Property Damage		
意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage					
團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																	
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																	
毛保費 (+) Gross Premium Written (+)	6,510,333	1,483,929	578,899	283,363	870,573	557,602	8,357	214,690	13,603	1,822,426	38,877	295,002	194,762	1,086,507	521,902		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(432,191)	(178,975)	(195,161)	(64,874)	(206,582)	(93,263)	(192)	(31,387)	(2,695)	(131,783)	(4,929)	(28,226)	(27,993)	(202,701)	(138,257)		
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																	
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(1,205,014)	(220,564)	(176,758)	(93,356)	(275,586)	(127,947)	(8,403)	(85,008)	(8,201)	(1,002,410)	(27,185)	(191,272)	(171,292)	(877,087)	(209,389)		
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	163,263	48,745	89,924	36,798	107,168	28,956	452	15,171	2,061	56,943	4,897	12,196	43,164	180,250	71,658		
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	9,951	212,429	963,112	353,475	224,592	52,095	235	2,759	3,355	2,829	178	22,216	12,983	86,545	388,118		

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business														財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit					
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																	
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	4,147,601	1,512,110	506,853	295,346	810,409	543,389	7,725	164,039	14,273	346,767	32,484	219,855	208,224	904,215	473,107		
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(363,051)	(191,690)	(185,682)	(69,448)	(203,462)	(92,118)	(141)	(33,173)	(3,160)	(34,408)	(4,083)	(27,928)	(27,797)	(185,097)	(141,424)		
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(3,428,418)	(1,010,976)	(196,007)	(167,026)	(468,432)	(403,717)	(2,326)	(81,829)	(5,737)	(185,258)	(7,998)	(65,285)	(172,687)	(356,606)	(153,286)		
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(38,043)	(46,857)	(31,754)	21,068	(24,617)	7,405	(5,021)	(26,339)	(2,610)	(96,177)	(12,410)	(96,984)	33,933	(265,484)	(21,748)		
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(816,457)	(201,329)	(151,499)	(93,192)	(235,885)	(133,504)	(7,777)	(69,090)	(7,971)	(173,553)	(20,478)	(131,276)	(158,448)	(655,418)	(161,518)		
本財政年度中分出業務的已賺再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	134,618	41,077	76,432	40,550	87,893	36,204	435	13,146	1,894	13,369	3,002	10,418	54,268	110,261	69,196		
與本意外年度分出的業務相關的最終申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	643,796	113,395	43,313	73,710	123,375	104,706	2,321	29,605	3,467	64,007	5,066	23,873	138,114	279,673	70,573		
本財政年度中的已承付開支 Expenses incurred in current financial year	(378,059)	(202,648)	(95,343)	(60,974)	(110,373)	(49,936)	(608)	(11,179)	(1,577)	(31,114)	(3,294)	(36,224)	(28,142)	(107,759)	(121,511)		
所有意外年度的申索負債中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all accident years (-)	(5,383)	(1,196)	(4,420)	924	(4,915)	(1,712)	15	(1,462)	(126)	(4,132)	(137)	2,953	(1,749)	(793)	(3,243)		
管理開支 (-) Management expenses (-)	(372,676)	(201,452)	(90,924)	(61,898)	(105,458)	(48,224)	(624)	(9,717)	(1,451)	(26,982)	(3,157)	(39,177)	(26,393)	(106,966)	(118,268)		
未滿期利潤的變動 (+) Change in unearned profit (+)	2,593	(8,818)	9,695	(119)	659	300	(20)	4,691	283	(48,423)	289	(3,347)	(2,522)	(855)	39,600		
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(57,377)	51,121	7,761	18,847	4,184	5,323	(392)	16,210	1,474	(48,613)	4,988	(9,913)	11,011	(11,586)	74,739		
本財政年度中與過往意外年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	249,960	91,369	16,784	11,796	31,835	37,126	(51)	9,739	3,739	(128)	2,287	64,851	23,969	37,050	3,910		
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	249,960	91,369	16,784	11,796	31,835	37,126	(51)	9,739	3,739	(128)	2,287	64,851	23,969	37,050	3,910		
本財政年度中申索負債的現時估計溢額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(12,681)	1,970	506	(302)	(4,056)	8,530	31	(10,387)	(104)	(32,937)	99	7,608	(879)	97	2,752		
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	179,902	144,460	25,050	30,341	31,964	50,979	(411)	15,561	5,109	(81,678)	7,374	62,545	34,101	25,561	81,400		

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表6：補充資訊 Table 5: Supplementary Information															
本財政年度中的已支付申索額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	2,989,201	932,904	182,993	111,284	325,721	287,488	2,168	40,841	245	185,328	1,754	77,234	66,293	271,750	334,375
已支付申索淨額 Net claim paid	2,351,828	832,653	131,334	77,382	252,181	223,234	3	18,694	175	72,698	1,106	36,129	18,108	83,842	104,721
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year															
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	296,593	191,165	277,119	274,766	2,816,894	3,584,819	10,672	363,515	18,810	2,769,309	31,043	232,539	1,232,541	4,384,244	449,261
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	242,016	203,395	254,594	278,470	2,738,527	3,577,325	10,690	364,593	18,251	3,093,927	33,368	598,707	1,278,042	4,526,373	640,737
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	280,282	165,606	210,055	216,073	2,120,471	2,839,609	9,419	172,337	7,600	849,079	15,360	135,752	357,092	595,036	261,443
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	233,475	187,298	195,216	214,663	2,061,070	2,852,958	9,422	171,580	7,474	830,113	17,632	177,750	362,495	668,598	351,361
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year															
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	2,033,243	539,871	331,691	274,879	1,299,768	1,839,625	55,456	367,831	41,787	318,694	41,275	233,501	621,520	1,042,511	222,526
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,837,597	554,179	334,782	247,716	1,288,966	1,711,171	45,357	352,688	44,950	362,959	38,718	360,382	557,128	843,119	227,140
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	1,590,929	445,530	251,976	111,219	910,887	1,182,353	3,763	202,780	22,774	126,762	17,287	149,972	220,214	207,816	(17,209)
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,448,377	450,449	263,111	112,347	908,832	1,139,416	3,764	184,582	24,546	118,095	17,668	162,943	210,527	178,293	(81,231)

註(1)：由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。

Note (1): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(2)：本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而被修改。保險業監管局雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。

Note (2): The statistics are provisional and unaudited, and therefore there is a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.



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二零二六年一月至三月
January to March 2026
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表 1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	345,921	1,302,372	13,908	488,485	160,050	249,143	331,760	146,518	50,163	156,103	34,137	87,964	17,847,350	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(39,375)	(294,791)	(3,031)	(94,720)	(26,674)	(51,394)	(56,088)	(22,591)	-	(29,548)	(4,522)	(17,824)	(2,379,768)	
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(121,946)	(325,523)	(3,694)	(217,409)	(97,503)	(150,236)	(206,105)	(43,511)	(6,140)	(146,809)	(28,925)	(54,054)	(6,081,326)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	22,379	130,335	1,090	51,085	22,825	46,019	61,905	9,965	-	45,342	6,447	13,863	1,272,901	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	3,733	102,846	3,255	225,742	1,468	3,018	114,426	1,910	147	18,347	10,121	114,280	2,934,165	

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	486,688	1,223,193	8,987	468,717	159,787	219,408	348,892	346,954	21,896	173,284	33,987	56,960	13,735,151	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(44,936)	(287,458)	(2,456)	(94,618)	(26,400)	(43,724)	(64,053)	(22,060)	-	(28,331)	(4,052)	(12,981)	(2,193,731)	
與本意外年度相關的溢期申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(503,026)	(703,241)	(3,381)	(194,449)	(78,285)	(93,854)	(176,984)	4,096	(1,116)	(34,749)	(8,949)	(20,871)	(8,520,396)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(42,434)	(75,766)	(839)	(69,086)	(17,673)	22,740	(9,790)	(34,078)	(4,182)	(36,475)	(16,845)	(12,558)	(902,624)	
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(142,149)	(265,778)	(2,392)	(170,211)	(93,388)	(120,616)	(186,746)	(44,247)	(4,182)	(97,309)	(29,126)	(27,713)	(4,201,250)	
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	19,485	46,880	910	32,005	22,067	76,876	62,467	7,649	-	36,988	4,288	6,778	1,009,155	
與本意外年度分出的業務相關的溢期申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	80,230	143,133	643	69,120	53,648	66,480	114,489	2,519	-	23,846	7,994	8,376	2,289,471	
本財政年度中的已支付開支 Expenses incurred in current financial year	(47,149)	(215,583)	(1,088)	(78,948)	(44,294)	(49,357)	(50,731)	(14,421)	(9,436)	(39,160)	(4,027)	(10,924)	(1,803,857)	
所有意外年度的申索負債表中未分配的溢期開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(3,580)	(5,520)	64	(470)	(11,543)	(1,550)	5,522	99	-	(144)	(110)	141	(42,463)	
管理開支 (-) Management expenses (-)	(43,569)	(210,063)	(1,152)	(78,478)	(32,750)	(47,807)	(56,253)	(14,520)	(9,436)	(39,016)	(3,917)	(11,065)	(1,761,394)	
未滿期利潤的變動 (+) Change in unearned profit (+)	(68,606)	101,738	(225)	(4,613)	1,711	5,541	(10,599)	(183,266)	1,261,583	(12,680)	355	(828)	1,084,120	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(219,463)	42,884	998	27,004	(5,154)	60,755	36,735	97,225	1,268,745	21,889	469	(1,201)	1,398,663	
本財政年度中與過往意外年度相關的溢期申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	136,315	210,633	3,400	49,121	(22,873)	12,762	(26,455)	1,875	(2,170)	(8,266)	(3,783)	9,150	943,943	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	136,315	210,633	3,400	49,121	(22,873)	12,762	(26,455)	1,875	(2,170)	(8,266)	(3,783)	9,150	943,943	
本財政年度中申索負債的溢期估計總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	194	(343)	(13)	(9,237)	(5,035)	(4,162)	3,417	19,677	-	(2,198)	4	1,366	(36,086)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(82,955)	253,174	4,384	66,887	(33,062)	69,354	13,696	118,777	1,266,575	11,425	(3,310)	9,315	2,306,521	

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中断 Business Interruption	其他 Others		
表S：補充資訊 Table S : Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	394,353	457,946	361	89,888	142,414	44,013	103,347	20,524	3,538	26,975	5,764	16,612	7,115,315	
已償付申索淨額 Net claim paid	276,780	378,595	211	57,967	104,847	15,602	31,423	11,729	3,537	11,640	2,440	12,737	5,111,599	
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已撥未決申索準備金的結轉毛餘額 Gross case outstanding provision of	3,224,931	4,103,899	57,729	1,873,626	471,193	393,559	886,385	3,149	-	111,931	37,521	28,620	28,125,830	
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,363,345	4,183,615	58,025	1,864,176	581,251	394,759	846,291	10,212	252	116,526	39,203	30,689	29,347,361	
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision of	2,290,505	3,425,025	36,626	1,119,222	237,347	169,618	335,286	1,635	-	34,247	2,841	17,785	15,905,351	
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,378,879	3,494,918	37,436	1,088,989	310,439	160,506	335,935	9,629	252	41,393	3,647	21,515	16,224,643	
本財政年度的已撥款但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已撥款但未報賠申索準備金的結轉毛餘額 Gross IBNR provision of	3,645,480	4,400,754	5,892	1,025,823	1,339,470	1,781,516	2,399,176	54,101	-	277,395	27,031	81,121	24,301,938	
已撥款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	3,726,681	4,394,382	6,149	1,114,948	1,347,073	1,877,847	2,292,368	68,470	-	292,691	32,902	94,852	24,055,216	
已撥款但未報賠申索準備金的結轉淨餘額 Net IBNR provision of	2,444,720	3,608,692	(706)	488,526	403,624	799,768	1,133,416	42,217	-	84,896	9,308	53,884	14,495,399	
已撥款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	2,398,482	3,603,515	(1,046)	500,256	393,942	809,627	1,074,785	54,443	-	81,510	17,427	51,221	14,125,881	

註(1)：由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。

Note (1) : Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(2)：本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而被修改。保險業監管局雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。

Note (2) : The statistics are provisional and unaudited, and therefore there is a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026
意外年度在岸直接業務承保業績
Underwriting Results of Onshore Direct Business in Accident Year Basis

(港幣千元) (HK\$'000)															
一般保險業務 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	6,278,028	1,303,033	554,091	249,489	844,117	551,862	6,513	125,100	13,507	698,518	24,431	280,761	186,965	949,061	495,099
商業相關的佣金扣減 (-) Gross commission, relating to business written (-)	(417,518)	(151,743)	(191,065)	(60,091)	(202,098)	(92,361)	(112)	(20,637)	(2,679)	(59,450)	(4,737)	(26,711)	(27,666)	(179,762)	(121,746)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(1,166,534)	(211,312)	(170,337)	(89,115)	(270,593)	(126,366)	(6,484)	(58,246)	(8,170)	(405,243)	(16,960)	(180,959)	(164,005)	(733,944)	(205,163)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	159,315	45,860	87,564	35,514	106,014	28,611	329	12,069	2,055	21,376	4,823	11,678	42,569	152,987	71,136
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	9,891	212,246	951,813	347,853	200,940	50,095	60	2,173	3,343	1,344	162	22,108	12,689	84,580	381,601

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	3,984,236	1,328,834	485,943	268,173	788,896	538,367	5,324	103,332	14,107	112,958	18,374	211,515	201,411	786,608	439,612
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(351,369)	(164,462)	(181,661)	(64,606)	(198,572)	(91,233)	(59)	(21,896)	(3,126)	(12,526)	(3,456)	(26,363)	(27,442)	(168,358)	(118,972)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(3,298,575)	(891,019)	(188,506)	(151,597)	(453,068)	(400,433)	(930)	(45,934)	(5,681)	(73,338)	(7,747)	(60,296)	(168,671)	(308,785)	(152,398)
與本意外年度相關的已出的業務業績 Ceded business result, relating to current accident year	(36,523)	(44,122)	(30,525)	20,813	(26,869)	7,666	(4,142)	(16,652)	(2,581)	(38,714)	(2,853)	(96,574)	35,190	(228,520)	(18,698)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(800,927)	(192,498)	(145,663)	(89,901)	(231,783)	(132,146)	(5,314)	(48,393)	(7,883)	(66,957)	(10,668)	(126,641)	(152,600)	(552,955)	(157,414)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	130,676	38,192	74,074	39,340	86,960	35,988	297	10,022	1,873	5,822	2,913	9,898	53,782	91,548	68,484
與本意外年度分出的業務相關的最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	633,728	110,184	41,064	71,373	117,954	103,824	875	21,719	3,428	22,422	4,902	20,169	134,008	232,887	70,232
本財政年度中的已承付開支 Expenses incurred in current financial year	(375,782)	(186,265)	(90,920)	(57,018)	(108,693)	(49,476)	(38)	(7,098)	(1,570)	(13,968)	(2,474)	(34,008)	(27,237)	(93,342)	(119,964)
所有意外年度的申索負債中未分配的預期開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(5,373)	(1,244)	(4,211)	969	(4,921)	(1,726)	1	(323)	(128)	(523)	(168)	3,178	(1,796)	(254)	(3,188)
管理開支 (-) Management expenses (-)	(370,409)	(185,021)	(86,709)	(57,987)	(103,772)	(47,750)	(39)	(6,775)	(1,442)	(13,445)	(2,306)	(37,186)	(25,441)	(93,089)	(116,776)
未預期利潤的變動 (+) Change in unearned profit (+)	5,583	(8,723)	8,623	(323)	(446)	871	(5)	6,009	277	(18,341)	238	(3,222)	(2,286)	2,593	38,567
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(72,431)	34,243	2,954	15,441	1,248	5,762	150	17,760	1,426	(43,928)	2,082	(8,948)	10,964	(9,805)	68,149
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	246,373	90,536	17,819	8,784	33,122	38,091	(5)	7,293	3,721	5,872	(9)	64,569	23,301	37,698	3,787
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	246,373	90,536	17,819	8,784	33,122	38,091	(5)	7,293	3,721	5,872	(9)	64,569	23,301	37,698	3,787
本財政年度中申索負債的現時估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(12,549)	1,981	668	(733)	(3,850)	8,514	(2)	(4,035)	(106)	(8,193)	(162)	7,754	(922)	248	2,773
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	161,392	126,759	21,441	23,493	30,520	52,367	143	21,018	5,041	(46,250)	1,910	63,375	33,344	28,141	74,709

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表3：補充資訊 Table 3: Supplementary Information															
本財政年度中的已支付申索額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	2,857,958	801,530	177,086	103,196	314,980	281,966	2,168	26,668	245	43,557	1,715	77,127	65,609	263,230	334,005
已支付申索淨額 Net claim paid	2,231,730	705,099	126,566	70,297	244,308	221,059	3	11,343	175	(21,416)	1,067	36,097	18,107	82,435	104,363
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year															
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	292,388	137,570	268,062	258,787	2,770,251	3,568,550	4,122	159,689	18,810	1,340,606	27,361	226,807	1,224,988	4,257,991	448,909
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	237,043	137,101	246,548	261,987	2,694,643	3,560,310	4,113	174,171	18,251	1,495,204	27,487	594,038	1,260,061	4,406,607	639,962
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	276,082	114,686	202,545	201,237	2,089,047	2,828,960	2,870	78,293	7,600	391,490	14,088	134,165	355,723	586,781	261,200
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	228,509	124,315	187,641	199,620	2,032,901	2,843,387	2,845	83,612	7,474	328,490	14,240	176,182	361,034	657,417	350,724
本財政年度的已招致但未報申索準備金的變動 Changes in IBNR provision in current financial year															
已招致但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,961,489	534,597	319,296	249,347	1,252,278	1,836,389	5,212	236,779	41,686	119,434	40,521	218,822	614,372	918,914	216,231
已招致但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	1,765,474	549,813	322,393	220,207	1,242,189	1,708,107	3,570	227,956	44,848	139,524	37,795	356,436	543,991	738,583	221,592
已招致但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	1,527,451	440,513	241,379	101,189	887,866	1,179,712	1,319	115,923	22,764	39,727	16,955	147,471	219,205	192,696	(22,201)
已招致但未報申索準備金的承前淨餘額 Net IBNR provision b/f	1,386,650	446,289	254,197	100,312	885,834	1,136,890	1,349	105,158	24,537	44,148	17,209	161,436	208,384	166,775	(85,763)



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

意外年度在岸直接業務承保業績

Underwriting Results of Onshore Direct Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													總額 Total
	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability				金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others					
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others		
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	338,974	1,272,826	13,908	478,165	147,618	242,008	270,380	146,518	50,163	154,605	30,308	84,688	15,790,737	
商業再相關的佣金毛額 (-) Gross commission, relating to business written (-)	(37,431)	(288,788)	(3,031)	(92,714)	(23,767)	(50,633)	(48,031)	(22,591)	-	(29,359)	(4,015)	(17,262)	(2,175,998)	
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(121,919)	(320,435)	(3,694)	(212,130)	(90,945)	(143,621)	(160,326)	(43,511)	(6,140)	(146,197)	(25,242)	(47,038)	(5,134,628)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	22,378	129,636	1,090	49,837	20,809	44,760	47,187	9,965	-	45,063	5,549	13,763	1,171,939	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)	3,306	101,224	3,255	222,171	1,403	2,784	113,727	1,910	147	18,328	10,093	114,195	2,873,442	

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤及疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2: 本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	481,863	1,201,674	9,361	457,808	144,566	211,327	301,099	346,954	21,896	160,694	26,921	52,337	12,704,190	
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(43,221)	(281,991)	(2,495)	(92,411)	(23,640)	(42,902)	(56,482)	(22,060)	-	(28,042)	(3,657)	(11,980)	(2,042,982)	
與本意外年度相關的最終申索金額 (-) Gross ultimate claims, relating to current accident year (-)	(501,517)	(694,547)	(3,435)	(190,551)	(72,836)	(91,961)	(157,232)	4,096	(1,116)	(32,198)	(6,913)	(20,778)	(7,975,966)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(42,370)	(74,375)	(839)	(67,347)	(15,624)	26,470	(10,202)	(34,078)	(4,182)	(28,874)	(12,684)	(9,917)	(757,126)	
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(142,077)	(263,072)	(2,392)	(164,421)	(83,999)	(114,497)	(156,316)	(44,247)	(4,182)	(87,207)	(22,252)	(24,925)	(3,831,329)	
本財政年度中分出的業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	19,478	46,510	910	30,741	19,691	75,763	49,116	7,649	-	36,707	3,572	6,763	946,770	
與本意外年度分出的業務相關的最終申索金額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	80,229	142,187	643	66,333	48,684	65,204	96,998	2,519	-	21,626	5,996	8,245	2,127,433	
本財政年度中的已承付開支 Expenses incurred in current financial year	(46,998)	(213,911)	(1,047)	(78,916)	(42,431)	(48,255)	(42,429)	(14,421)	(9,436)	(37,620)	(3,692)	(9,806)	(1,716,818)	
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(3,608)	(5,321)	53	(401)	(11,425)	(1,530)	5,721	99	-	(104)	(140)	117	(36,244)	
管理開支 (-) Management expenses (-)	(43,390)	(208,591)	(1,100)	(78,515)	(31,007)	(46,725)	(48,150)	(14,520)	(9,436)	(37,516)	(3,553)	(9,923)	(1,680,574)	
未滿期利潤的變動 (+) Change in unearned profit (+)	(69,210)	99,259	(285)	(5,462)	1,336	5,370	(4,540)	(183,266)	1,261,583	(11,853)	384	763	1,123,489	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(221,454)	36,108	1,258	23,120	(8,629)	60,049	30,215	97,225	1,268,745	22,106	359	619	1,334,787	
本財政年度中與過往意外年度相關的溢利中索賠的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	135,463	214,260	3,400	48,959	(25,805)	6,705	(58,150)	1,875	(2,170)	(8,364)	(4,294)	7,882	900,712	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	135,463	214,260	3,400	48,959	(25,805)	6,705	(58,150)	1,875	(2,170)	(8,364)	(4,294)	7,882	900,712	
本財政年度中申索負債的現時估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	57	(169)	(21)	(9,173)	(5,009)	(4,673)	(834)	19,677	-	(2,170)	(67)	548	(10,449)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(85,933)	250,199	4,638	62,906	(39,443)	62,081	(28,770)	118,777	1,266,575	11,572	(4,002)	9,048	2,225,050	

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others					
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
表3: 補充資訊 Table 3: Supplementary Information															
本財政年度中的已償付申索額 Claims paid in current financial year															
已償付申索毛額 Gross claim paid	391,660	450,908	361	89,265	142,154	43,916	90,961	20,524	3,538	26,975	4,717	15,052	6,631,073		
已償付申索淨額 Net claim paid	275,113	371,857	211	57,700	104,846	15,599	30,241	11,729	3,537	11,640	2,431	12,132	4,728,271		
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year															
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	3,220,652	4,068,059	57,729	1,866,466	355,251	360,658	716,207	3,149	-	111,931	35,972	28,270	25,829,235		
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,357,156	4,151,877	58,025	1,856,758	479,497	363,105	674,521	10,212	252	116,526	35,502	29,990	26,890,948		
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,287,964	3,392,296	36,626	1,116,484	164,526	164,865	314,358	1,635	-	34,247	2,772	17,526	15,078,064		
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,375,420	3,465,513	37,436	1,086,396	251,706	155,842	306,505	9,629	252	41,393	3,559	21,020	15,353,062		
本財政年度的已撥數但未報帳申索準備金的變動 Changes in IBNR provision in current financial year															
已撥數但未報帳申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,641,154	4,377,559	5,947	999,248	1,237,487	1,744,898	2,254,181	54,101	-	266,741	24,995	80,179	23,251,855		
已撥數但未報帳申索準備金的承前毛餘額 Gross IBNR provision b/f	3,723,437	4,372,065	6,149	1,093,702	1,230,440	1,843,029	2,139,166	68,470	-	282,802	28,777	89,073	22,999,591		
已撥數但未報帳申索準備金的結轉淨餘額 Net IBNR provision c/f	2,440,391	3,588,214	(651)	481,183	371,860	789,533	1,099,862	42,217	-	82,542	9,268	53,302	14,069,690		
已撥數但未報帳申索準備金的承前淨餘額 Net IBNR provision b/f	2,395,238	3,583,713	(1,046)	493,407	346,277	793,959	1,019,693	54,443	-	79,389	16,925	48,759	13,684,165		



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026
離岸年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

															(港幣千元) (HK\$'000)			
一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore																	
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage					
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line			
表 1: 已承保及分出的業務的銷售和佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																		
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																		
毛保費 (+) Gross Premium Written (+)	232,305	180,895	24,808	33,874	26,457	5,740	1,844	89,590	96	1,123,908	14,446	14,241	7,797	137,446	26,802			
與業務相關的佣金扣額 (-) Gross commission, relating to business written (-)	(14,673)	(27,232)	(4,096)	(4,783)	(4,484)	(903)	(81)	(10,750)	(16)	(72,334)	(193)	(1,515)	(327)	(22,939)	(16,511)			
財政年度分出的保費和分派再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																		
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(38,479)	(9,252)	(6,421)	(4,241)	(4,992)	(1,581)	(1,918)	(26,762)	(30)	(597,167)	(10,225)	(10,313)	(7,287)	(143,143)	(4,226)			
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	3,948	2,885	2,360	1,284	1,154	345	123	3,101	6	35,567	75	518	595	27,262	522			
該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	60	183	11,300	5,622	23,652	2,000	175	586	12	1,485	16	108	294	1,965	6,517			

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														財產損壞 Property Damage			
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering			商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others							
附2：本年度未計入貼現變動的结果披露 Table 2: Total Underwriting Results excluding discount movement for current financial year																		
本財政年度中的溢利或虧損 (+) Gross earned premium in current financial year (+)	163,366	183,276	20,910	27,173	21,513	5,022	2,401	60,707	166	233,809	14,110	8,340	6,813	117,608	33,495			
本財政年度中的虧損或開支 (-) Gross acquisition expenses incurred in current financial year (-)	(11,681)	(27,228)	(4,020)	(4,842)	(4,890)	(886)	(82)	(11,277)	(34)	(21,882)	(627)	(1,565)	(354)	(16,739)	(22,452)			
與本財政年度相關的溢利或虧損 (+) Gross ultimate claims, relating to current accident year (+)	(129,843)	(119,958)	(7,501)	(15,428)	(15,365)	(3,284)	(1,396)	(35,895)	(55)	(111,920)	(251)	(4,990)	(4,016)	(47,822)	(888)			
與本財政年度相關的溢出的結果披露 Ceded business result, relating to current accident year	(1,520)	(2,734)	(1,229)	255	2,252	(261)	(879)	(9,687)	(28)	(57,464)	(9,557)	(411)	(1,257)	(36,963)	(3,051)			
本財政年度中分出的溢利或虧損 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(15,530)	(8,830)	(5,835)	(3,291)	(4,102)	(1,359)	(2,463)	(20,697)	(88)	(106,596)	(9,810)	(4,634)	(5,848)	(102,463)	(4,104)			
本財政年度中分出的溢利或虧損的已賺取或有賠款收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	3,942	2,885	2,358	1,210	933	216	138	3,124	21	7,547	88	520	486	18,713	712			
與本財政年度中分出的溢利或虧損的溢利或虧損 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	10,068	3,212	2,249	2,336	5,422	882	1,446	7,886	39	41,585	164	3,704	4,106	48,796	341			
本財政年度中的已賺取或有 Expenses incurred in current financial year	(2,277)	(16,383)	(4,424)	(3,956)	(1,679)	(460)	(570)	(4,081)	(7)	(17,146)	(820)	(2,216)	(905)	(14,417)	(1,547)			
所有與本財政年度中的溢利或虧損中未分配的溢利或虧損的溢利或虧損 (+) Changes in ULAE in claims liabilities for all accident years (+)	(11)	48	(209)	(45)	6	14	14	(1,138)	2	(3,609)	32	(225)	47	(539)	(55)			
管理費用 (+) Management expenses (+)	(2,267)	(16,432)	(4,215)	(3,911)	(1,685)	(474)	(584)	(2,942)	(9)	(13,537)	(852)	(1,991)	(952)	(13,878)	(1,493)			
未賺取利潤的變動 (+) Change in unearned profit (+)	(2,990)	(95)	1,072	204	1,105	(571)	(15)	(1,317)	7	(30,082)	52	(124)	(236)	(3,447)	1,033			
本財政年度中與本年度的溢利或虧損淨貼現責任計算組合結果披露 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	15,054	16,878	4,807	3,406	2,936	(439)	(541)	(1,550)	48	(4,685)	2,906	(965)	46	(1,781)	6,590			
本財政年度中與過往年度相關的溢利或虧損淨貼現責任計算組合結果披露 Changes in net ultimate claims relating to prior accident years in current financial year (-)	3,587	834	(1,035)	3,012	(1,287)	(965)	(46)	2,446	18	(6,000)	2,297	281	668	(648)	123			
本財政年度中與過往年度相關的溢利或虧損淨貼現責任計算組合結果披露 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3,587	834	(1,035)	3,012	(1,287)	(965)	(46)	2,446	18	(6,000)	2,297	281	668	(648)	123			
本財政年度中與再保溢利的溢利或虧損的溢利或虧損 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(132)	(11)	(163)	431	(206)	16	33	(6,352)	2	(24,744)	261	(146)	43	(151)	(21)			
未貼現溢利或虧損 - 溢利(或虧損) Undiscounted Underwriting Results - Profit(Loss)	18,510	17,701	3,610	6,849	1,444	(1,388)	(554)	(5,457)	68	(35,428)	5,464	(830)	757	(2,579)	6,692			

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														財產損壞 Property Damage			
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering			商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others							
補充資訊 Table 3: Supplementary Information																		
本財政年度中的已支付申索 Claims paid in current financial year																		
已支付申索毛額 Gross claim paid		131,243	131,374	5,907	8,088	10,742	5,522	-	14,173	-	141,771	39	107	684	8,520	370		
已支付申索淨額 Net claim paid		120,098	127,553	4,769	7,085	7,874	2,175	-	7,351	-	94,114	39	31	1	1,408	358		
本財政年度中的已撥出申索準備金的變動 Changes in case outstanding provision in current financial year																		
已撥出申索準備金的結轉毛額 Gross case outstanding provision off		4,204	53,595	9,057	15,978	46,643	16,270	6,549	203,825	-	1,428,702	3,683	5,732	7,553	126,253	351		
已撥出申索準備金的結轉毛額 Gross case outstanding provision b/l		4,974	66,295	8,046	16,483	43,885	17,015	6,577	190,422	-	1,598,723	5,881	4,669	17,981	119,766	775		
已撥出申索準備金的結轉淨額 Net case outstanding provision off		4,200	50,920	7,509	14,836	31,424	10,649	6,549	94,044	-	457,589	1,272	1,588	1,369	8,255	243		
已撥出申索準備金的結轉淨額 Net case outstanding provision b/l		4,966	62,983	7,575	15,043	28,169	9,570	6,577	87,968	-	501,623	3,392	1,568	1,460	11,181	637		
本財政年度中的已撥出申索準備金中董事會金的變動 Changes in ENR provision in current financial year																		
已撥出申索準備金中董事會金的結轉毛額 Gross ENR provision off		71,754	5,274	12,396	25,532	47,491	3,236	50,245	131,053	101	199,260	754	14,680	7,148	123,597	6,295		
已撥出申索準備金中董事會金的結轉毛額 Gross ENR provision b/l		72,123	4,367	12,389	27,508	46,777	3,063	41,788	124,732	102	223,434	923	3,945	13,137	104,536	5,548		
已撥出申索準備金中董事會金的結轉淨額 Net ENR provision off		63,478	5,017	10,596	10,031	26,411	2,641	86,857	87,035	10	87,035	332	2,501	1,009	15,120	4,991		
已撥出申索準備金中董事會金的結轉淨額 Net ENR provision b/l		61,727	4,159	8,913	12,035	22,997	2,527	2,415	79,424	10	73,947	459	1,507	2,143	11,518	4,532		



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026
海外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

	直接業務 - 離岸 Direct Business - Offshore													
一般保險業務線 General Insurance Lines of Business			一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			總額 Total	
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業服務、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	6,947	29,546	-	10,320	12,432	7,135	61,381	-	-	1,498	3,829	3,276	2,056,613	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,944)	(6,003)	-	(2,006)	(2,907)	(761)	(8,057)	-	-	(190)	(507)	(562)	(203,770)	
財政年度分出的保費和分出的再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(27)	(5,088)	-	(5,280)	(6,558)	(6,614)	(45,779)	-	-	(612)	(3,684)	(7,016)	(946,698)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	1	699	-	1,248	2,016	1,259	14,717	-	-	280	898	100	100,963	
該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	427	1,622	-	3,570	64	234	699	-	-	19	28	85	60,724	

(港幣千元)
(HK\$ '000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業服務、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2: 本年度未計入貼現調整的總淨寫字樓 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	4,825	21,519	(374)	10,910	15,221	8,081	47,792	-	-	12,590	7,065	4,623	1,030,961	
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,715)	(5,468)	39	(2,207)	(2,760)	(822)	(7,571)	-	-	(289)	(395)	(1,001)	(150,749)	
與本意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,509)	(8,693)	54	(3,897)	(5,448)	(1,892)	(19,752)	-	-	(2,551)	(2,036)	(92)	(544,430)	
與本意外年度相關的已分出的溢利保費毛額 Ceded business result, relating to current accident year	(64)	(1,391)	-	(1,739)	(2,049)	(3,730)	412	-	-	(7,601)	(4,161)	(2,641)	(145,497)	
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(72)	(2,706)	-	(5,790)	(9,389)	(6,120)	(30,430)	-	-	(10,102)	(6,874)	(2,788)	(369,920)	
本財政年度中由再保險公司賺取的溢利保費毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	7	370	-	1,264	2,376	1,113	13,351	-	-	281	716	15	62,385	
與本意外年度中分出的溢利保費相關的溢利保費毛額 (+) Ultimate claims, relating to current accident year on business ceded to reinsurers (+)	1	946	-	2,787	4,964	1,277	17,491	-	-	2,220	1,997	131	162,038	
本財政年度中的已支付開支 Expenses incurred in current financial year	(151)	(1,672)	(40)	(31)	(1,862)	(1,102)	(8,301)	-	-	(1,540)	(334)	(1,117)	(87,039)	
所有意外年度中的溢利保費中未分配的溢利保費毛額的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	27	(199)	11	(69)	(119)	(20)	(198)	-	-	(40)	30	24	(6,220)	
管理開支 (-) Management expenses (-)	(179)	(1,473)	(51)	38	(1,744)	(1,081)	(8,103)	-	-	(1,500)	(364)	(1,141)	(80,820)	
未滿額利潤的變動 (+) Change in unearned profit (+)	605	2,480	61	849	375	171	(6,059)	-	-	(827)	(28)	(1,591)	(39,369)	
本財政年度中由本保險組合的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,990	6,775	(260)	3,884	3,476	706	6,520	-	-	(217)	111	(1,820)	63,876	
本財政年度中由本保險組合的淨未貼現最佳估計業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	851	(3,627)	-	162	2,931	6,056	31,695	-	-	98	511	1,268	43,231	
本財政年度中由本保險組合的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	851	(3,627)	-	162	2,931	6,056	31,695	-	-	98	511	1,268	43,231	
本財政年度中由本保險組合的淨未貼現最佳估計業務業績 Changes in Risk Margin for claims liabilities in current financial year (-)	137	(174)	7	(64)	(27)	511	4,251	-	-	(28)	71	818	(25,637)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	2,978	2,975	(253)	3,982	6,380	7,273	42,466	-	-	(147)	692	266	81,470	

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	一般法律責任 - 其他法律責任 General Liability - Other Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			專業服務、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附註 5 - 補充資訊 Table 5 - Supplementary Information															
本財政年度中已支付申索額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	2,692	7,038	-	622	261	97	12,387	-	-	-	1,047	1,560	484,242		
已支付申索淨額 Net claim paid	1,666	6,738	-	267	1	3	1,182	-	-	-	9	606	383,329		
本財政年度中已結未決申索淨權益的變動 Changes in case outstanding provision in current financial year															
已結未決申索淨權益的結轉毛數額 Gross case outstanding provision off	4,279	35,841	-	7,160	115,942	32,901	170,178	-	-	-	1,549	350	2,296,595		
已結未決申索淨權益的淨額毛數額 Gross case outstanding provision b/l	6,189	31,738	-	7,418	101,754	31,654	171,769	-	-	-	3,701	699	2,456,413		
已結未決申索淨權益的結轉淨數額 Net case outstanding provision off	2,541	32,729	-	2,738	72,821	4,753	20,929	-	-	-	69	259	827,287		
已結未決申索淨權益的淨額淨數額 Net case outstanding provision b/l	3,460	29,405	-	2,593	58,733	4,665	29,430	-	-	-	88	495	871,581		
本財政年度中已結未決申索淨權益的變動 Changes in claim provision in current financial year															
已結未決申索淨權益的結轉毛數額 Gross claim provision off	4,326	23,194	(54)	26,575	101,983	36,618	144,995	-	-	10,654	2,036	942	1,050,083		
已結未決申索淨權益的淨額毛數額 Gross claim provision b/l	3,244	22,317	-	21,245	116,632	34,818	153,202	-	-	9,889	4,125	5,779	1,055,626		
已結未決申索淨權益的結轉淨數額 Net claim provision off	4,329	20,478	(54)	7,343	31,764	10,236	33,554	-	-	2,354	40	582	425,709		
已結未決申索淨權益的淨額淨數額 Net claim provision b/l	3,244	19,802	-	6,849	47,664	15,669	55,092	-	-	2,121	502	2,462	441,716		



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

意外年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金銀損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	1,064,411	22,562	5,600	816,510	135,833	1,210,824	6,903	266,209	17,773	14,480	197,854	3,758,961
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(151,449)	(7,619)	(1,293)	(87,431)	(32,851)	(211,753)	(2,184)	(42,279)	(4,600)	(2,920)	(43,210)	(587,588)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(471,029)	(13,463)	(9,619)	(542,164)	(103,906)	(1,040,340)	2,883	(179,240)	(3,794)	(2,896)	(179,912)	(2,543,478)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	69,853	4,502	1,560	14,788	25,682	237,026	175	17,820	1,057	815	48,871	422,149
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	690,930	31,901	3,809	162,736	130,216	1,385,433	15,512	278,909	27,686	1,121	173,057	2,901,312
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(152,881)	(10,978)	(485)	(20,339)	(30,487)	(220,533)	(4,230)	(49,044)	(9,356)	(876)	(29,188)	(528,400)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(494,783)	(16,361)	(240)	(71,541)	(56,035)	(804,220)	(10,603)	(157,519)	(15,305)	-	(42,767)	(1,669,375)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	5,210	(5,953)	(3,636)	(48,521)	(33,743)	(183,347)	3,966	(53,112)	(360)	(116)	(48,914)	(368,526)
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(236,959)	(23,409)	(7,495)	(110,007)	(95,917)	(1,103,341)	1,736	(171,263)	(7,484)	(224)	(101,575)	(1,855,938)
本財政年度中分出業務的已賺回再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	69,154	7,936	655	6,200	24,588	225,791	461	13,045	2,675	109	19,555	370,168
與本意外年度分出的業務相關的最終申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	173,015	9,520	3,204	55,285	37,587	694,203	1,769	105,106	4,449	-	33,106	1,117,244
本財政年度中的已承付開支 Expenses incurred in current financial year	(21,621)	(2,374)	47	(18,596)	(23,375)	(99,650)	(1,863)	(37,985)	(809)	-	(51,335)	(257,561)
所有意外年度的申索負債中未分配的溢期開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(345)	148	169	(7,174)	(790)	(9,576)	135	(4,648)	(57)	-	(1,640)	(23,778)
管理開支 (-) Management expenses (-)	(21,276)	(2,522)	(121)	(11,422)	(22,586)	(90,073)	(1,997)	(33,337)	(753)	-	(49,695)	(233,782)
未溢期利潤的變動 (+) Change in unearned profit (+)	(13,168)	588	37	(8,147)	(6,752)	7,810	4,036	(2,330)	(895)	6,971	(9,736)	(21,586)
本財政年度中與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	13,686	(3,178)	(467)	(4,409)	(20,175)	85,494	6,818	(21,081)	960	7,100	(8,883)	55,865
本財政年度中與過往意外年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(47,680)	774	(327)	(5,639)	(30,290)	(8,353)	1,973	(81,792)	9,221	-	(16,871)	(178,984)
本財政年度中與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(47,680)	774	(327)	(5,639)	(30,290)	(8,353)	1,973	(81,792)	9,221	-	(16,871)	(178,984)
本財政年度中申索負債的現時估計擔保的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(3,987)	95	520	562	(3,186)	9,451	39	(19,043)	(240)	-	(2,884)	(18,673)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(37,981)	(2,310)	(274)	(9,486)	(53,652)	86,593	8,830	(121,917)	9,941	7,100	(28,638)	(141,792)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表S：補充資訊 Table S :Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	495,985	14,462	1,023	51,242	85,834	631,563	8,070	63,929	800	-	49,480	1,402,387
已償付申索淨額 Net claim paid	334,235	5,093	626	23,228	9,237	104,601	6,252	23,460	(789)	-	15,112	521,055
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	296,118	108,070	13,101	1,050,568	796,127	6,120,121	74,760	2,416,645	4,421	-	362,882	11,242,812
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	178,006	96,666	13,536	1,008,426	782,599	5,994,660	78,591	2,317,485	3,272	-	343,134	10,816,376
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	268,707	63,531	5,320	250,327	252,641	1,142,333	59,426	507,081	2,079	-	115,679	2,667,122
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	162,466	62,325	5,714	249,822	241,493	1,151,216	62,307	465,665	1,170	-	110,325	2,512,503
本財政年度的已結數但未報回申索準備金的變動 Changes in IBNR provision in current financial year												
已結數但未報回申索準備金的結轉毛餘額 Gross IBNR provision c/f	752,946	143,045	53,415	340,557	326,867	3,553,857	84,947	1,399,283	46,364	-	223,293	6,924,574
已結數但未報回申索準備金的承前毛餘額 Gross IBNR provision b/f	825,637	143,704	42,003	408,245	325,644	3,272,830	79,259	1,238,407	44,874	-	183,770	6,564,373
已結數但未報回申索準備金的結轉淨餘額 Net IBNR provision c/f	679,707	84,174	13,082	149,110	134,629	937,656	70,479	655,357	39,686	-	91,821	2,855,700
已結數但未報回申索準備金的承前淨餘額 Net IBNR provision b/f	749,330	84,311	16,096	153,103	111,172	895,874	67,439	586,706	38,170	-	85,789	2,787,989



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026

意外年度臨時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	1,532	-	-	489,422	2,826	37,986	15	27,151	-	-	3,615	562,548	4,321,508
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(309)	-	-	(24,737)	(603)	(14,089)	-	(4,247)	-	-	(1,025)	(45,010)	(632,598)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business													
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(168)	-	-	(379,577)	(1,251)	(10,088)	(1)	(14,688)	-	-	(801)	(406,572)	(2,950,051)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	57	-	-	3,250	175	2,239	-	6,594	-	-	327	12,642	434,791
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	2,812	-	-	54,404	5,518	81,538	6	46,015	-	-	9,967	200,259	3,101,571	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(526)	-	-	(3,942)	(1,086)	(14,426)	-	(7,059)	-	-	(2,055)	(29,094)	(557,493)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(964)	-	-	(36,051)	(1,481)	(16,156)	(2)	(13,350)	-	-	(1,220)	(69,225)	(1,738,599)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(210)	-	-	(26,827)	(2,235)	(20,535)	(1)	(6,463)	-	-	(3,772)	(60,043)	(428,569)	
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(569)	-	-	(50,209)	(3,827)	(36,103)	(1)	(21,735)	-	-	(5,003)	(117,447)	(1,973,385)	
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	58	-	-	787	288	3,574	-	6,240	-	-	35	10,982	381,150	
與本意外年度分出的業務相關的最終申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	301	-	-	22,596	1,303	11,994	-	9,032	-	-	1,196	46,422	1,163,666	
本財政年度中的已承付開支 Expenses incurred in current financial year	(116)	-	-	(5,246)	959	(3,149)	(2)	(1,786)	-	-	255	(9,085)	(266,646)	
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(16)	-	-	(2,015)	1,235	882	0	2,346	-	-	403	2,834	(20,944)	
管理開支 (-) Management expenses (-)	(100)	-	-	(3,230)	(276)	(4,031)	(2)	(4,132)	-	-	(148)	(11,920)	(245,702)	
未溢額利潤的變動 (+) Change in unearned profit (+)	(265)	-	-	(178)	(316)	(10,121)	4	(3,443)	-	-	(1,771)	(16,090)	(37,676)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	731	-	-	(17,839)	1,359	17,151	5	13,914	-	-	1,402	16,722	72,587	
本財政年度中與過往意外年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	171	-	232	15,918	17,100	46,272	49	54,274	-	-	8,042	142,058	(36,926)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	171	-	232	15,918	17,100	46,272	49	54,274	-	-	8,042	142,058	(36,926)	
本財政年度中申索負債的現時估計溢額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(53)	-	-	947	1,934	4,664	(70)	8,477	-	-	2,940	18,841	169	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	849	-	232	(974)	20,393	68,086	(15)	76,665	-	-	12,385	177,621	35,830	

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S: Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	4	-	-	7,199	300	3,899	-	14,982	-	-	9	26,392	1,428,779
已償付申索淨額 Net claim paid	3	-	-	2,504	102	489	-	10,405	-	-	7	13,510	534,565
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	-	-	-	311,143	94,665	145,377	730	168,614	-	-	3,905	724,433	11,967,245
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	2	-	385	232,298	120,349	187,649	717	200,700	-	-	2,797	744,897	11,561,273
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	-	-	23,423	51,573	65,520	730	82,204	-	-	19	223,470	2,890,592
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2	-	232	15,298	63,785	99,828	717	102,813	-	-	817	283,491	2,795,994
本財政年度的已撥發但未報賬申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報賬申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,406	-	-	118,228	26,469	31,091	495	279,634	-	-	4,819	464,142	7,388,716
已撥發但未報賬申索準備金的承前毛餘額 Gross IBNR provision b/f	1,920	-	-	182,027	37,917	61,125	555	344,904	-	-	25,615	654,063	7,218,436
已撥發但未報賬申索準備金的結轉淨餘額 Net IBNR provision c/f	2,366	-	-	18,986	15,472	9,323	495	132,287	-	-	141	179,071	3,034,772
已撥發但未報賬申索準備金的承前淨餘額 Net IBNR provision b/f	1,720	-	-	32,177	20,357	35,053	555	174,349	-	-	7,368	271,581	3,059,570



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

意外年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	533,342	8,903	10	82,816	98,718	247,287	9,922	46,774	17,773	14,480	20,748	1,080,773	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(68,553)	(3,064)	1	(4,416)	(23,719)	(45,381)	(2,135)	(5,357)	(4,600)	(2,920)	(3,967)	(164,111)	
財政年度分出的保費暫分返再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business													
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(117,154)	(739)	-	(60,650)	(82,265)	(214,625)	(1,722)	(27,434)	(3,794)	(2,896)	(20,858)	(532,136)	
再保險公司應得的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	11,861	118	-	6,624	22,147	38,935	341	2,917	1,057	815	3,993	88,807	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度年初至計入稅項變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	376,710	7,872	292	15,046	100,026	249,716	17,138	52,133	27,686	1,121	21,634	869,374		
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(67,649)	(3,113)	(52)	1,435	(22,438)	(26,444)	(4,027)	(6,285)	(9,356)	(876)	(2,994)	(141,800)		
即本年意外年度相關的當前申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(276,072)	(7,094)	(98)	(5,700)	(44,830)	(326,788)	(10,022)	(28,441)	(15,305)	-	(11,807)	(726,158)		
即本年意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(9,836)	486	(67)	(9,142)	(28,442)	(22,780)	(551)	(6,434)	(360)	(116)	(13,099)	(90,340)		
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(43,627)	(626)	(67)	(14,577)	(83,143)	(186,853)	(2,878)	(24,578)	(7,484)	(224)	(18,580)	(382,637)		
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	11,136	67	2	1,727	20,852	39,919	617	3,055	2,675	109	(1,752)	78,406		
即本年意外年度中分出的溢額相關的當前申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	22,654	1,045	(2)	3,708	33,850	124,154	1,710	15,088	4,449	-	7,234	213,891		
本財政年度中的已承擔開支 Expenses incurred in current financial year	(16,983)	(1,732)	(22)	(3,373)	(19,302)	(39,596)	(1,763)	(7,112)	(809)	-	(3,254)	(93,947)		
所有意外年度的申索負債中未分配的保險開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(163)	(25)	(18)	(1,364)	(22)	(11,447)	116	(765)	(57)	-	(415)	(14,160)		
管理開支 (-) Management expenses (-)	(16,821)	(1,707)	(4)	(3,352)	(17,938)	(28,149)	(1,878)	(6,348)	(753)	-	(2,838)	(79,787)		
未滿期利潤的變動 (+) Change in unearned profit (+)	(8,821)	301	5	4,514	(3,264)	1,517	3,121	2,037	(895)	6,971	(2,869)	2,617		
本財政年度中與本年度的溢額和淨未貼現最佳估計負債有關的變動 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(2,652)	(3,281)	59	2,780	(18,249)	(164,375)	3,895	5,898	960	7,100	(12,389)	(180,254)		
本財政年度中與過往年度相關的溢額申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(34,533)	498	(214)	(8,365)	(27,825)	94,204	1,513	4,826	9,221	-	(1,707)	37,618		
本財政年度中與過往年度相關的淨未貼現最佳估計負債有關的變動 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(34,533)	498	(214)	(8,365)	(27,825)	94,204	1,513	4,826	9,221	-	(1,707)	37,618		
本財政年度中與申索負債的風險估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(4,334)	(11)	(23)	(1,643)	(3,030)	(1,050)	(26)	(2,404)	(240)	-	375	(12,386)		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(41,519)	(2,793)	(179)	(7,227)	(49,104)	(71,221)	5,382	8,319	9,940	7,100	(13,721)	(155,022)		

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表S：補充資訊 Table S : Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	277,852	4,290	67	1,734	34,750	92,732	7,788	12,378	800	-	2,725	435,117
已支付申索淨額 Net claim paid	246,930	3,852	0	1,315	13,588	9,816	5,861	8,995	(789)	-	1,484	291,052
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛數額 Gross case outstanding provision c/f	262,842	90,154	9,711	77,187	532,990	1,273,966	69,251	344,841	4,421	-	58,191	2,723,553
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	156,470	81,618	9,905	83,139	569,160	1,218,300	73,037	345,741	3,272	-	55,995	2,596,637
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f	260,605	56,835	3,162	31,152	106,210	307,502	54,018	209,305	2,079	-	7,799	1,038,668
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	154,322	55,599	3,320	31,041	173,321	265,160	56,796	217,136	1,170	-	6,959	964,824
本財政年度中的已結數但未報賬申索準備金的變動 Changes in IBNR provision in current financial year												
已結數但未報賬申索準備金的結轉毛數額 Gross IBNR provision c/f	513,855	69,761	9,819	51,425	253,307	665,092	82,132	300,380	46,364	-	36,431	2,028,565
已結數但未報賬申索準備金的承前毛數額 Gross IBNR provision b/f	583,636	65,921	9,869	46,053	273,598	537,340	76,287	315,052	44,874	-	29,185	1,981,816
已結數但未報賬申索準備金的結轉淨數額 Net IBNR provision c/f	491,944	50,877	3,058	21,544	69,436	175,659	67,806	168,366	39,686	-	15,365	1,103,741
已結數但未報賬申索準備金的承前淨數額 Net IBNR provision b/f	556,447	50,415	2,989	14,099	75,997	114,074	64,541	190,898	38,170	-	13,306	1,120,936

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未扣除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	731	-	-	260,150	1,151	7,817	-	1,945	-	-	418	272,211	1,352,985
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(37)	-	-	(4,964)	(169)	(1,870)	-	(513)	-	-	(77)	(7,629)	(171,741)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business													
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	-	-	-	(231,889)	(785)	(7,649)	-	(1,152)	-	-	(409)	(241,884)	(774,020)
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	-	110	1,368	-	882	-	-	119	2,479	91,287
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	487	-	-	-	21,825	3,688	2,806	-	7,725	-	-	333	36,864	906,238
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(24)	-	-	-	(337)	(599)	(899)	-	(1,524)	-	-	(60)	(3,442)	(145,242)
與本意外年度相關的溢額中虧毛額 (-) Gross ultimate claims, relating to current accident year (-)	(339)	-	-	-	(11,767)	(1,319)	(1,606)	-	(1,829)	-	-	(167)	(17,026)	(743,184)
與本意外年度相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year	-	-	-	-	(8,737)	(1,928)	(6,391)	-	(959)	-	-	(67)	(18,082)	(108,422)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	-	-	(19,472)	(3,345)	(11,574)	-	(3,306)	-	-	(328)	(38,025)	(420,662)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	-	-	-	-	15	224	1,193	-	975	-	-	94	2,502	80,908
與本意外年度分出的溢額相關的溢額中虧損 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	-	10,720	1,193	3,990	-	1,372	-	-	167	17,441	231,332
本財政年度中的已支付開支 Expenses incurred in current financial year	(65)	-	-	-	(642)	845	(1,171)	0	(851)	-	-	(35)	(1,919)	(95,867)
所有意外年度的溢額中未分配的溢額開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(7)	-	-	-	(70)	1,051	6	0	118	-	-	(2)	1,097	(13,064)
管理開支 (-) Management expenses (-)	(58)	-	-	-	(573)	(206)	(1,177)	-	(969)	-	-	(33)	(3,016)	(82,803)
未賺取利潤的變動 (+) Change in unearned profit (+)	64	-	-	-	431	(284)	214	(0)	(1,456)	-	-	2	(1,028)	1,589
本財政年度中與本意外年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	123	-	-	-	773	403	(7,047)	0	1,105	-	-	7	(4,635)	(184,888)
本財政年度中與過往意外年度相關的溢額中虧淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	6	-	-	-	445	8,313	(2,072)	43	3,783	-	-	0	10,519	48,137
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6	-	-	-	445	8,313	(2,072)	43	3,783	-	-	0	10,519	48,137
本財政年度中與溢額中未分配的溢額開支的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(33)	-	-	-	102	1,080	38	(60)	541	-	-	(0)	1,669	(10,717)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	96	-	-	-	1,321	9,796	(9,081)	(16)	5,430	-	-	7	7,553	(147,468)

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	-	-	-	4,962	235	139	-	9	-	-	-	5,346	440,462	
已償付申索淨額 Net claim paid	-	-	-	496	90	20	-	6	-	-	-	612	291,664	
本財政年度的已結未決申索淨備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索淨備金的結轉毛數額 Gross case outstanding provision c/f	-	-	-	145,476	36,519	358	730	2,827	-	-	-	185,910	2,909,463	
已結未決申索淨備金的承前毛數額 Gross case outstanding provision b/f	-	-	-	96,344	51,223	1,281	717	4,018	-	-	-	153,583	2,750,220	
已結未決申索淨備金的結轉淨數額 Net case outstanding provision c/f	-	-	-	12,670	12,320	18	730	1,894	-	-	-	27,633	1,066,301	
已結未決申索淨備金的承前淨數額 Net case outstanding provision b/f	-	-	-	9,010	16,518	347	717	2,693	-	-	-	29,285	994,109	
本財政年度的已撥款但未報賠申索淨備金的變動 Changes in IBNR provision in current financial year														
已撥款但未報賠申索淨備金的結轉毛數額 Gross IBNR provision c/f	379	-	-	70,835	18,616	1,243	425	30,658	-	-	167	122,324	2,150,890	
已撥款但未報賠申索淨備金的承前毛數額 Gross IBNR provision b/f	46	-	-	52,141	28,785	820	482	35,167	-	-	74	117,515	2,099,332	
已撥款但未報賠申索淨備金的結轉淨數額 Net IBNR provision c/f	379	-	-	5,278	10,742	68	425	16,826	-	-	0	33,718	1,137,459	
已撥款但未報賠申索淨備金的承前淨數額 Net IBNR provision b/f	46	-	-	4,641	14,822	91	482	19,612	-	-	0	39,695	1,160,631	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

意外年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元) (HK\$'000)												
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	531,069	13,660	5,590	733,694	37,115	963,537	(3,019)	219,434	-	-	177,106	2,678,187
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(82,896)	(4,555)	(1,294)	(83,014)	(9,132)	(166,372)	(48)	(36,921)	-	-	(39,243)	(423,476)
財政年度分出的保費與分回再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(353,874)	(12,724)	(9,619)	(481,513)	(21,642)	(825,715)	4,604	(151,806)	-	-	(159,053)	(2,011,342)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	57,993	4,383	1,560	8,164	3,535	198,091	(166)	14,903	-	-	44,879	333,342
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage				逆按揭 Reverse Mortgage
表2：本年度平計入貼現變動的總淨保費業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	314,219	24,029	3,517	147,690	30,190	1,135,717	(1,625)	226,776	-	-	151,424	2,031,938	
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(85,232)	(7,865)	(433)	(21,774)	(8,049)	(194,089)	(203)	(42,759)	-	-	(26,194)	(386,600)	
即本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(218,710)	(9,267)	(142)	(65,842)	(11,205)	(477,431)	(581)	(129,078)	-	-	(30,960)	(943,217)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	15,046	(6,440)	(3,569)	(39,379)	(5,301)	(160,567)	4,518	(46,678)	-	-	(35,815)	(278,186)	
本財政年度中分出的溢額保費 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(193,332)	(22,784)	(7,428)	(95,430)	(12,774)	(916,488)	4,614	(146,685)	-	-	(82,995)	(1,473,301)	
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	58,018	7,869	653	4,473	3,736	185,872	(155)	9,990	-	-	21,307	291,762	
與本意外年度中分出的業務相關的溢額申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	150,360	8,475	3,206	51,578	3,737	570,049	59	90,017	-	-	25,873	903,353	
本財政年度中的已派付開支 Expenses incurred in current financial year	(4,638)	(642)	69	(15,223)	(4,073)	(60,054)	(100)	(30,873)	-	-	(48,081)	(163,613)	
所有意外年度的申索負債中未分配的溢額開支的變動 (-) Changes in UL&E in claims liabilities for all accident years (-)	(182)	174	187	(7,153)	575	1,871	19	(3,883)	-	-	(1,225)	(9,618)	
管理開支 (-) Management expenses (-)	(4,455)	(815)	(117)	(8,070)	(4,648)	(61,925)	(119)	(26,990)	-	-	(46,857)	(153,995)	
未溢額利潤的變動 (+) Change in unearned profit (+)	(4,347)	286	32	(12,661)	(3,487)	6,293	915	(4,367)	0	-	(6,867)	(24,203)	
本財政年度中與本年度相關的淨未貼現最佳估計合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	16,338	102	(526)	(7,189)	(1,926)	249,869	2,923	(26,979)	0	-	3,505	236,119	
本財政年度中與過往年度相關的溢額申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(13,147)	275	(112)	2,726	(2,465)	(102,557)	460	(86,618)	-	-	(15,164)	(216,603)	
本財政年度中與過往年度相關的淨未貼現最佳估計合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(13,147)	275	(112)	2,726	(2,465)	(102,557)	460	(86,618)	-	-	(15,164)	(216,603)	
本財政年度中與風險負債的風險估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	347	105	544	2,205	(156)	10,502	65	(16,639)	-	-	(3,258)	(6,286)	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	3,538	483	(95)	(2,258)	(4,548)	157,814	3,448	(130,236)	0	-	(14,917)	13,230	

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	218,133	10,172	956	49,508	51,084	538,831	281	51,551	-	-	46,755	967,270
已支付申索淨額 Net claim paid	87,305	1,242	626	21,913	(4,351)	94,785	391	14,465	-	-	13,628	230,003
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛附額 Gross case outstanding provision c/f	33,276	17,915	3,390	973,381	263,137	4,846,155	5,509	2,071,804	-	-	304,691	8,519,259
已結未決申索準備金的承前毛附額 Gross case outstanding provision b/f	21,536	15,048	3,631	925,287	213,440	4,776,360	5,554	1,971,745	-	-	287,139	8,219,739
已結未決申索準備金的結轉淨附額 Net case outstanding provision c/f	8,102	6,696	2,158	219,174	146,431	834,831	5,407	297,776	-	-	107,880	1,628,454
已結未決申索準備金的承前淨附額 Net case outstanding provision b/f	8,144	6,726	2,394	218,780	68,173	886,056	5,511	248,529	-	-	103,366	1,547,679
本財政年度的已結數但未報賬申索準備金的變動 Changes in IBNR provision in current financial year												
已結數但未報賬申索準備金的結轉毛附額 Gross IBNR provision c/f	239,091	73,284	43,596	289,132	73,560	2,888,765	2,815	1,098,903	-	-	186,862	4,896,008
已結數但未報賬申索準備金的承前毛附額 Gross IBNR provision b/f	242,000	77,783	32,134	362,192	52,047	2,735,489	2,971	923,355	-	-	154,585	4,582,557
已結數但未報賬申索準備金的結轉淨附額 Net IBNR provision c/f	187,762	33,297	10,025	127,566	65,193	761,997	2,673	486,991	-	-	76,456	1,751,960
已結數但未報賬申索準備金的承前淨附額 Net IBNR provision b/f	192,883	33,896	13,108	139,004	35,175	781,800	2,897	395,807	-	-	72,483	1,667,053



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

意外年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total	
意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
		航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	800	-	-	229,272	1,676	30,169	15	25,207	-	-	3,198	290,337	2,968,524	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(272)	-	-	(19,773)	(435)	(12,220)	-	(3,734)	-	-	(947)	(37,381)	(460,857)	
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(168)	-	-	(147,688)	(465)	(2,439)	(1)	(13,535)	-	-	(392)	(164,689)	(2,176,030)	
再保險佣金 - 與再保險公司相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	57	-	-	3,250	65	870	-	5,712	-	-	208	10,163	343,505	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

		非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore														
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage						
附2：本年度未計入貼現變動的總承保利潤表 Table 2: Total Underwriting Results excluding discount movement for current financial year																
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	2,325	-	-	-	32,579	1,829	78,732	6	38,290	-	-	9,634	163,395	2,195,332		
本財政年度中的商業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(502)	-	-	-	(3,605)	(487)	(13,527)	-	(5,535)	-	-	(1,996)	(25,651)	(412,251)		
與本意外年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current accident year (-)	(625)	-	-	-	(24,284)	(163)	(14,550)	(2)	(11,521)	-	-	(1,054)	(52,199)	(995,415)		
與本意外年度相關的淨分出保單利潤 Ceded business result, relating to current accident year	(210)	-	-	-	(18,090)	(307)	(14,144)	(1)	(5,505)	-	-	(3,705)	(41,961)	(320,147)		
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(569)	-	-	-	(30,737)	(481)	(24,529)	(1)	(18,429)	-	-	(4,675)	(79,422)	(1,552,723)		
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	58	-	-	-	771	64	2,381	-	5,264	-	-	(59)	8,481	300,243		
與本意外年度中分出保單相關的溢利保費 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	301	-	-	-	11,876	111	8,004	-	7,660	-	-	1,029	28,981	932,334		
本財政年度中的已支付開支 Expenses incurred in current financial year	(51)	-	-	-	(4,603)	114	(1,978)	(2)	(935)	-	-	290	(7,166)	(170,779)		
所有意外年度的中保負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(9)	-	-	-	(1,946)	184	876	0	2,228	-	-	405	1,738	(7,880)		
管理開支 (-) Management expenses (-)	(42)	-	-	-	(2,658)	(69)	(2,854)	(2)	(3,163)	-	-	(115)	(8,903)	(162,899)		
未滿期利潤的變動 (+) Change in unearned profit (+)	(329)	-	-	-	(609)	(31)	(10,335)	4	(1,987)	-	-	(1,774)	(15,062)	(39,265)		
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	608	-	-	-	(18,613)	956	24,198	5	12,808	-	-	1,395	21,357	257,476		
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	165	-	-	232	15,473	8,787	48,344	6	50,491	-	-	8,042	131,539	(85,063)		
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	165	-	-	232	15,473	8,787	48,344	6	50,491	-	-	8,042	131,539	(85,063)		
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(20)	-	-	-	845	855	4,626	(10)	7,936	-	-	2,941	17,172	10,886		
未貼現承保利潤表 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	753	-	-	232	(2,294)	10,597	77,167	1	71,235	-	-	12,378	170,068	183,298		

		非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 借貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
附5：補充資訊 Table 5: Supplementary Information															
本財政年度中的已支付申索額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	4	-	-	2,237	65	3,760	-	14,973	-	-	9	21,047	988,317		
已支付申索淨額 Net claim paid	3	-	-	2,008	12	469	-	10,399	-	-	7	12,898	242,901		
本財政年度的已撥充中央準備金的變動 Changes in case outstanding provision in current financial year															
已撥充中央準備金的結轉毛額 Gross case outstanding provision of	-	-	-	165,667	58,146	145,019	-	165,787	-	-	3,905	538,524	9,057,782		
已撥充中央準備金的承前毛額 Gross case outstanding provision b/f	2	-	385	135,954	69,126	186,368	-	196,682	-	-	2,797	591,314	8,811,053		
已撥充中央準備金的結轉淨額 Net case outstanding provision of	-	-	-	10,753	39,252	65,502	-	80,310	-	-	19	195,837	1,824,291		
已撥充中央準備金的承前淨額 Net case outstanding provision b/f	2	-	232	6,288	47,267	99,481	-	100,120	-	-	817	254,206	1,801,885		
本財政年度的已撥充未報離中央準備金的變動 Changes in IBNR provision in current financial year															
已撥充未報離中央準備金的結轉毛額 Gross IBNR provision of	3,027	-	-	47,393	7,853	29,848	69	248,976	-	-	4,651	341,818	5,237,826		
已撥充未報離中央準備金的承前毛額 Gross IBNR provision b/f	1,874	-	-	129,885	9,132	60,305	73	309,737	-	-	25,541	536,548	5,119,104		
已撥充未報離中央準備金的結轉淨額 Net IBNR provision of	1,987	-	-	13,708	4,730	9,256	69	115,461	-	-	141	145,353	1,897,313		
已撥充未報離中央準備金的承前淨額 Net IBNR provision b/f	1,674	-	-	27,536	5,535	34,963	73	154,737	-	-	7,368	231,886	1,898,939		



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度臨時及協約再保險業務承保業績

Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(港幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	7,484	6,918	-	10,247	5,097	392,241	2,740	30,664	283	2,381	1,571	459,627		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,172)	(480)	-	(2,663)	(1,107)	(65,079)	(426)	(7,434)	(124)	(719)	(700)	(80,905)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(2,636)	(6,111)	-	(7,551)	(3,387)	(263,451)	(979)	(8,775)	-	-	(1,267)	(294,156)		
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	258	209	-	1,578	842	64,570	135	2,282	-	-	40	69,914		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,998	5,610	-	4,092	1,991	569,838	887	35,727	-	-	864	623,006	
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(868)	(470)	-	(628)	(562)	(67,280)	(154)	(11,076)	(4)	(35)	(232)	(81,311)	
與本承保年度相關的最终申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,605)	(3,117)	-	(2,633)	(1,262)	(442,552)	(373)	(21,264)	-	-	(256)	(473,061)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(335)	(581)	-	(24)	75	(20,707)	(108)	(1,581)	-	-	(52)	(23,314)	
與本承保年度轉分出的業務相關的最终保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(1,151)	(1,636)	-	(2,399)	(1,305)	(144,639)	(163)	(6,021)	-	-	(142)	(157,457)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	246	202	-	726	528	36,333	17	2,024	-	-	34	40,109	
與本承保年度轉分出的業務相關的最终申索 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	570	854	-	1,649	852	87,599	38	2,416	-	-	56	94,035	
本財政年度中的已付開支 Expenses incurred in current financial year	(192)	404	(0)	(185)	(111)	(15,299)	(167)	(7,327)	34	(68)	(52)	(22,962)	
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	71	600	(0)	85	41	2,384	78	(1,822)	10	63	0	1,510	
管理開支 (-) Management expenses (-)	(214)	(212)	-	(129)	(86)	(14,425)	(180)	(2,920)	(15)	(122)	(43)	(18,346)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(49)	16	-	(140)	(66)	(3,257)	(66)	(2,585)	39	(10)	(9)	(6,126)	
已賺定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	(1)	-	-	-	2,174	(0)	2,865	-	-	(1)	5,037	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	998	1,844	(0)	622	131	26,173	85	(2,656)	30	(104)	272	27,395	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(2,628)	783	(0)	1,441	(117)	52,015	1,107	(557)	283	2,381	485	55,192	
本財政年度中與過往承保年度相關的最终淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	1,982	(48)	-	(382)	302	5,488	(182)	468	(124)	(719)	(380)	6,404	
本財政年度中與過往承保年度相關的最终申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3,162	13,837	(1)	1,574	(143)	(92,391)	(383)	(37,842)	104	1,248	10,406	(100,429)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	2,515	14,571	(1)	2,634	41	(34,888)	541	(37,931)	263	2,910	10,511	(38,833)	
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	289	1,439	(0)	500	105	7,019	(891)	(3,640)	39	132	993	5,984	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	3,803	17,855	(1)	3,755	277	(1,697)	(266)	(44,227)	332	2,938	11,776	(5,454)	

		臨時再保險業務 Reinsurance Facultative Business												
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表B：補充資訊 Table B : Supplementary information														
本財政年度中已支付申索額 Claims paid in current financial year														
已支付申索毛額 Gross claim paid	7,650	2,899	-	2,613	1,820	122,075	1,278	13,381	212	-	807	152,735		
已支付申索淨額 Net claim paid	6,567	1,825	(0)	2,362	1,893	71,778	1,276	13,237	212	-	814	99,963		
本財政年度中已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已撥未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	6,715	33,827	142	32,668	13,304	1,702,790	11,462	391,363	114	-	3,251	2,195,637		
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	6,935	36,621	141	37,332	13,411	1,660,939	11,835	418,689	114	-	3,263	2,189,280		
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	6,214	33,598	142	22,488	12,731	1,264,647	10,095	368,201	114	-	3,240	1,721,469		
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	6,426	36,436	141	26,259	12,820	1,260,815	10,467	377,278	114	-	3,254	1,734,009		
本財政年度中已撥發但未撥回申索準備金的變動 Changes in IBNR provision in current financial year														
已撥發但未撥回申索準備金的結轉毛餘額 Gross IBNR provision c/f	15,762	18,023	(75)	61,186	8,679	1,416,831	11,491	352,711	(13)	-	30,320	1,914,913		
已撥發但未撥回申索準備金的承前毛餘額 Gross IBNR provision b/f	23,050	32,077	(55)	76,496	11,747	1,642,881	13,184	283,025	181	1,283	41,257	2,125,126		
已撥發但未撥回申索準備金的結轉淨餘額 Net IBNR provision c/f	13,169	16,277	(75)	18,768	7,095	1,048,660	10,512	286,648	(13)	-	30,171	1,431,212		
已撥發但未撥回申索準備金的承前淨餘額 Net IBNR provision b/f	20,131	29,394	(55)	28,480	10,445	1,108,839	11,595	243,854	180	1,277	41,244	1,495,383		



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度臨時及協約再保險業務承保業績

Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(請參千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保險費收入及佣金 - 未減除轉分保保險 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	3,510,483	2,014,628	46,143	179,663	205,266	4,133,099	318,115	1,297,024	121,349	-	707,820	12,533,590	12,993,217	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,009,178)	(475,124)	(4,996)	(41,514)	(42,451)	(834,993)	(38,580)	(354,957)	(27,359)	-	(170,440)	(2,999,594)	(3,080,499)	
財政年度轉分出的保費扣除轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(509,455)	(170,548)	(34,571)	(51,061)	(88,377)	(1,467,749)	(46,729)	(98,016)	(1,440)	-	(311,214)	(2,779,159)	(3,073,314)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	169,163	52,283	2,963	13,350	7,317	271,347	9,785	17,502	657	-	99,824	644,191	714,105	
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,700,404	1,916,442	43,740	319,452	415,781	6,619,060	503,787	925,889	123,756	1,147	669,188	13,238,646	13,861,652	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(362,191)	(353,035)	(5,877)	(91,464)	(83,708)	(1,411,658)	(110,065)	(231,358)	(19,752)	(456)	(132,902)	(2,802,465)	(2,883,775)	
與本承保年度相關的最終中業毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,255,156)	(1,363,021)	(30,869)	(209,222)	(260,578)	(4,463,083)	(311,222)	(563,077)	(23,233)	(176)	(294,061)	(8,773,698)	(9,246,760)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(25,522)	83,185	(6,981)	6,404	(23,239)	3,303	(5,267)	(1,872)	(1,935)	(500)	(19,946)	7,630	(15,684)	
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(288,057)	(350,620)	(33,508)	(63,396)	(136,639)	(1,387,529)	(53,763)	(82,791)	(7,247)	(590)	(146,537)	(2,550,678)	(2,708,135)	
與本承保年度轉分出的業務相關的退還再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	64,677	118,433	2,848	21,505	31,039	425,143	8,512	14,151	2,851	-	54,183	743,342	783,451	
與本承保年度轉分出的業務相關的最終中業額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	197,859	315,372	23,679	48,295	82,361	965,690	39,985	66,767	2,460	91	72,408	1,814,966	1,909,001	
本財政年度中已淨付開支 Expenses incurred in current financial year	(84,684)	(95,684)	(1,101)	(13,908)	(15,190)	(325,001)	(23,040)	(54,901)	(10,356)	-	(109,018)	(732,894)	(755,855)	
所有承保年度的中業負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(4,369)	(2,022)	(182)	(448)	75	1,210	(1,547)	3,309	30	-	580	(3,364)	(1,853)	
管理開支 (-) Management expenses (-)	(76,819)	(67,761)	3	(8,694)	(13,039)	(224,601)	(19,371)	(50,621)	(5,708)	-	(80,994)	(547,606)	(565,952)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unexpired portion for current and prior underwriting years (-)	(3,507)	(25,901)	(922)	(4,765)	(2,226)	(101,610)	(2,122)	(7,588)	(4,679)	-	(28,604)	(181,924)	(188,050)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	24,088	(45,546)	(0)	1,034	4,357	(14,012)	(4,878)	(29,411)	(1,121)	-	40,696	(24,793)	(19,756)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(3,071)	142,341	(1,089)	12,296	37,424	408,609	49,316	45,270	67,358	16	153,957	912,427	939,822	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	849,384	518,572	3,099	39,322	13,976	(64,458)	4,079	395,287	8,887	(557)	12,314	1,779,907	1,835,100	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(223,026)	(200,338)	(424)	(8,701)	(7,407)	(100,149)	(2,990)	(125,185)	(11,730)	456	(18,359)	(697,854)	(691,450)	
本財政年度中與過往承保年度相關的最终中業淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(709,931)	(422,686)	(9,608)	(28,572)	(12,727)	(76,291)	4,326	(300,217)	10,559	85	(4,898)	(1,549,959)	(1,650,389)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(83,573)	(104,452)	(6,933)	2,050	(6,158)	(240,898)	5,415	(30,115)	7,716	(16)	(10,943)	(467,906)	(506,739)	
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(11,021)	(16,934)	(1,291)	(16,404)	(2,020)	(88,208)	(3,353)	(41,362)	(1,494)	-	(7,743)	(189,829)	(183,845)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(97,665)	20,955	(9,312)	(2,058)	29,246	79,504	51,378	(26,206)	73,580	-	135,271	254,692	249,238	

一般保險業務 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表B：補充資訊 Table B :Supplementary information														
本財政年度中的已履行申索總額 Claims paid in current financial year														
已履行申索毛額 Gross claim paid	1,999,576	912,346	7,613	55,378	151,560	1,501,259	64,837	429,365	(648)	-	237,189	5,358,476	5,511,211	
已履行申索淨額 Net claim paid	1,808,467	677,148	7,241	43,434	57,494	1,260,487	63,392	331,203	(553)	-	179,253	4,427,566	4,527,529	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision off	1,040,697	3,116,861	28,948	379,497	598,012	11,341,645	868,308	2,653,668	7,944	-	866,416	20,901,997	23,097,634	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	1,164,259	2,907,964	26,544	376,864	595,688	11,017,764	856,288	2,543,837	7,723	-	917,723	20,414,654	22,603,934	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	876,288	2,897,816	26,378	320,024	556,738	8,213,240	824,083	2,478,885	5,516	-	495,790	16,694,758	18,416,228	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	1,005,441	2,810,151	24,476	317,190	557,035	8,012,336	826,105	2,391,953	5,308	-	532,387	16,482,382	18,216,391	
本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報賠申索準備金的結轉毛餘額 Gross IBNR provision off	5,224,594	2,958,379	32,894	457,628	395,795	8,071,500	998,935	7,171,459	254,649	-	1,762,807	27,328,640	29,243,552	
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	4,894,220	2,821,651	27,248	388,714	433,464	8,206,757	940,385	6,942,185	255,686	-	1,818,496	26,728,807	28,853,933	
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	4,195,495	2,568,582	31,037	390,875	359,928	6,099,560	933,364	6,883,364	246,894	-	1,418,656	23,127,754	24,558,965	
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	3,990,027	2,629,812	25,554	344,627	348,570	6,230,115	885,673	6,666,602	255,401	-	1,359,938	22,736,319	24,231,703	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	7,484	6,706	-	10,247	5,107	376,355	2,523	20,641	283	2,381	1,571	433,298		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,172)	(480)	-	(2,663)	(1,110)	(64,605)	(424)	(6,413)	(124)	(719)	(700)	(79,410)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(2,636)	(5,954)	-	(7,551)	(3,395)	(253,953)	(875)	(6,310)	-	-	(1,267)	(281,940)		
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	258	214	-	1,578	844	62,938	120	1,755	-	-	40	67,746		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總淨保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,998	5,381	-	4,092	1,991	560,173	670	31,894	-	-	864	609,062
與本保單年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(868)	(470)	-	(628)	(562)	(66,972)	(152)	(10,551)	(4)	(35)	(232)	(80,476)
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,605)	(2,969)	-	(2,633)	(1,262)	(442,333)	(357)	(20,991)	-	-	(256)	(472,406)
與本保單年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(335)	(520)	-	(33)	75	(34,973)	(18)	(152)	-	-	(52)	(36,007)
與本保單年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(1,151)	(1,464)	-	(2,399)	(1,305)	(140,247)	(64)	(4,114)	-	-	(142)	(150,886)
與本保單年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	246	202	-	726	528	35,700	9	1,688	-	-	34	39,133
與本保單年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	570	742	-	1,640	852	69,574	38	2,274	-	-	56	75,746
本財政年度中的已支付開支 Expenses incurred in current financial year	(192)	345	-	(185)	(112)	(11,479)	(57)	(2,815)	34	(68)	(54)	(14,583)
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	71	559	-	85	41	341	76	(1,736)	10	63	(0)	(489)
管理開支 (-) Management expenses (-)	(214)	(197)	-	(129)	(87)	(11,442)	(112)	(1,328)	(15)	(122)	(43)	(13,691)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(49)	(17)	-	(140)	(66)	(378)	(21)	249	39	(10)	(10)	(402)
已綁定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	(1)	-	-	-	2,174	-	2,940	-	-	(1)	5,112
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	998	1,765	-	613	129	6,590	86	326	30	(104)	270	10,703
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(2,628)	800	(0)	1,441	(108)	50,896	1,103	(6,015)	283	2,381	485	48,638
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	1,982	(48)	-	(382)	299	3,921	(186)	866	(124)	(719)	(380)	5,228
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3,159	11,908	-	1,574	(147)	(93,187)	(410)	(37,179)	104	1,248	10,279	(102,649)
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	2,513	12,660	(0)	2,634	44	(38,370)	507	(42,328)	263	2,910	10,385	(48,783)
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	289	1,329	-	500	105	11,456	117	(3,414)	39	132	1,005	11,556
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	3,800	15,754	(0)	3,746	278	(20,324)	710	(45,416)	332	2,938	11,660	(26,523)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3 :Supplementary information													
本財政年度中已支付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	7,650	2,764	-	2,613	1,820	115,785	1,278	12,831	212	-	807	145,759	
已償付申索淨額 Net claim paid	6,567	1,689	(0)	2,362	1,893	79,555	1,276	12,708	212	-	814	107,077	
本財政年度前已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛對賬 Gross case outstanding provision c/f	6,552	27,868	142	32,668	13,304	1,356,473	11,462	214,389	114	-	3,219	1,666,193	
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	6,770	28,701	141	37,332	13,411	1,285,363	11,835	233,411	114	-	3,232	1,620,309	
已結未決申索準備金的結轉淨對賬 Net case outstanding provision c/f	6,051	27,835	142	22,488	12,731	1,033,991	10,095	204,856	114	-	3,208	1,321,512	
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	6,260	28,683	141	26,259	12,820	1,002,825	10,467	205,275	114	-	3,223	1,296,067	
本財政年度前已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報驗申索準備金的結轉毛對賬 Gross IBNR provision c/f	15,232	16,935	(88)	61,186	8,660	1,323,178	4,241	178,936	(13)	-	24,025	1,632,293	
已撥發但未報驗申索準備金的承前毛對賬 Gross IBNR provision b/f	22,481	30,901	(67)	76,496	11,724	1,486,562	5,825	122,682	181	1,283	34,954	1,793,022	
已撥發但未報驗申索準備金的結轉淨對賬 Net IBNR provision c/f	12,746	15,512	(88)	18,768	7,077	968,432	3,559	127,590	(13)	-	23,877	1,177,460	
已撥發但未報驗申索準備金的承前淨對賬 Net IBNR provision b/f	19,674	28,546	(67)	28,480	10,422	1,053,962	4,517	97,261	180	1,277	34,941	1,279,193	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保險收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	212	-	-	(9)	15,886	217	10,024	-	-	-	26,329	459,627
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	3	(474)	(2)	(1,021)	-	-	-	(1,494)	(80,905)
財政年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	(157)	-	-	8	(9,498)	(104)	(2,465)	-	-	-	(12,216)	(294,156)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	(5)	-	-	(2)	1,633	15	527	-	-	-	2,167	69,914
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)													

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	229	-	-	-	-	9,665	217	3,833	-	-	-	13,944	623,006
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	-	(308)	(2)	(525)	-	-	-	(835)	(81,311)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(148)	-	-	-	-	(219)	(16)	(273)	-	-	-	(655)	(473,061)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	(61)	-	-	9	-	14,265	(91)	(1,430)	-	-	-	12,693	(23,314)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(172)	-	-	-	-	(4,392)	(99)	(1,908)	-	-	-	(6,571)	(157,457)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	-	632	8	336	-	-	-	976	40,109
與本承保年度轉分出的業務相關的再保險中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	111	-	-	9	-	18,025	0	142	-	-	-	18,288	94,035
本財政年度中的已淨付開支 Expenses incurred in current financial year	-	59	(0)	-	-	1	(3,820)	(109)	(4,512)	-	-	2	(8,379)	(22,962)
所有承保年度的申索負債表中分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	41	(0)	-	-	0	2,043	2	(86)	-	-	0	2,000	1,510
管理開支 (-) Management expenses (-)	-	(15)	-	-	-	1	(2,983)	(67)	(1,592)	-	-	-	(4,655)	(18,346)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	33	-	-	-	-	(2,880)	(44)	(2,835)	-	-	1	(5,724)	(6,126)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	-	-	(0)	(75)	-	-	-	(75)	5,037
本財政年度中與本年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	79	(0)	9	1	19,583	(1)	(2,981)	-	-	2	16,692	27,395	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(17)	-	-	(9)	1,119	4	5,458	-	-	-	6,554	55,192	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	3	1,567	4	(398)	-	-	-	1,175	6,404	
本財政年度中與過往承保年度相關的最终中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3	1,929	(1)	-	4	796	26	(663)	-	-	127	2,220	(100,429)	
本財政年度中與過往承保年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3	1,911	(1)	-	(3)	3,482	34	4,397	-	-	127	9,950	(38,833)	
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	111	(0)	-	0	(4,437)	(1,009)	(226)	-	-	(12)	(5,573)	5,984	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	3	2,102	(1)	9	(1)	18,628	(975)	1,190	-	-	116	21,069	(5,454)	

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	-	135	-	-	-	6,290	-	550	-	-	-	6,976	152,735
已履行申索淨額 Net claim paid	-	135	-	-	-	(7,777)	-	528	-	-	-	(7,113)	99,963
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision off	163	5,959	-	-	-	346,317	-	176,974	-	-	32	529,444	2,195,637
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	165	7,920	-	-	-	375,576	-	185,278	-	-	31	568,970	2,189,280
已結未決申索準備金的結轉淨額 Net case outstanding provision off	163	5,763	-	-	-	230,656	-	163,344	-	-	32	399,957	1,721,469
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	165	7,753	-	-	-	257,990	-	172,003	-	-	31	437,941	1,734,009
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	530	1,088	12	(0)	19	93,653	7,249	173,774	-	-	6,295	282,620	1,914,913
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	569	1,176	12	(0)	23	156,319	7,359	160,343	-	-	6,303	332,103	2,125,126
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	423	765	12	(0)	19	80,228	6,953	159,058	-	-	6,295	253,752	1,431,212
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	457	848	12	(0)	23	54,877	7,078	146,593	-	-	6,303	216,190	1,495,383



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	1,610	5,697	-	1,875	89	49,201	2,032	10,974	283	2,381	1,435	75,577		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(242)	(297)	-	(455)	(22)	(12,237)	(333)	(4,346)	(124)	(719)	(341)	(19,116)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,836)	(5,516)	-	(1,705)	(61)	(63,639)	(840)	(5,607)	-	-	(1,251)	(80,455)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	27	59	-	51	2	8,091	120	1,493	-	-	35	9,877		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入折扣變動的影響的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,718	5,252	-	638	192	28,085	179	8,288	-	-	720	45,072
與本承保年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(273)	(419)	-	-	(24)	(7,661)	(50)	(3,427)	(4)	(35)	(191)	(12,084)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(598)	(2,910)	-	(319)	(95)	(14,280)	(115)	(4,578)	-	-	(235)	(23,130)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(306)	(518)	-	-	(18)	(2,324)	(6)	(152)	-	-	(41)	(3,366)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(733)	(1,459)	-	-	(61)	(19,453)	(22)	(3,646)	-	-	(128)	(25,502)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	103	202	-	-	12	7,342	2	1,455	-	-	32	9,148
與本承保年度轉分出的業務相關的最終申索 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	324	739	-	-	31	9,787	15	2,039	-	-	55	12,989
本財政年度中的已付開支 Expenses incurred in current financial year	(77)	271	-	48	8	(744)	(12)	(1,974)	34	(68)	(88)	(2,604)
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	58	507	-	75	16	553	81	(1,714)	10	63	(47)	(398)
管理開支 (-) Management expenses (-)	(130)	(226)	-	(28)	(8)	(1,328)	(85)	(517)	(15)	(122)	(32)	(2,490)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(5)	(11)	-	1	(0)	31	(8)	257	39	(10)	(9)	284
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	2,174	-	(15)	-	-	0	2,159
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	464	1,676	-	367	63	5,250	(4)	(1,859)	30	(104)	164	6,047
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	6	700	(0)	877	97	12,033	1,103	1,839	283	2,381	587	19,906
本財政年度中與過往承保年度相關的最终淨業務開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	8	(118)	-	(353)	(20)	(2,143)	(186)	(787)	(124)	(719)	(78)	(4,521)
本財政年度中與過往承保年度相關的最终申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	1,293	9,514	-	2,341	209	18,026	714	(35,158)	104	1,248	(1,394)	(3,103)
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	1,308	10,096	(0)	2,865	286	27,916	1,630	(34,107)	263	2,910	(885)	12,283
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	155	1,199	-	321	41	2,973	147	(3,593)	39	132	(81)	1,332
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1,927	12,971	(0)	3,554	389	36,139	1,773	(39,559)	332	2,938	(801)	19,662

		比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表B：補充資訊 Table B: Supplementary Information													
本財政年度中已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	196	1,442	-	831	0	15,388	679	1,180	212	-	54	19,984	
已支付申索淨額 Net claim paid	146	1,442	-	1,037	99	10,594	679	1,151	212	-	60	15,421	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛對賬 Gross case outstanding provision c/f	956	26,709	142	15,345	731	361,997	10,811	91,225	114	-	1,261	509,292	
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	939	27,611	141	17,608	729	347,904	11,139	86,111	114	-	1,294	493,590	
已結未決申索準備金的結轉淨對賬 Net case outstanding provision c/f	773	26,697	142	10,842	701	302,618	9,448	85,291	114	-	1,253	437,877	
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	768	27,598	141	13,356	699	294,013	9,776	80,342	114	-	1,287	428,095	
本財政年度的已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報驗申索準備金的結轉毛對賬 Gross IBNR provision c/f	474	643	(88)	(3,113)	(411)	(24,276)	1,718	22,705	(13)	-	1,827	(533)	
已撥發但未報驗申索準備金的承前毛對賬 Gross IBNR provision b/f	1,703	11,305	(67)	75	(18)	28,695	3,214	(5,319)	181	1,283	514	41,566	
已撥發但未報驗申索準備金的結轉淨對賬 Net IBNR provision c/f	279	54	(88)	(2,284)	(398)	(27,960)	1,588	18,045	(13)	-	1,678	(9,098)	
已撥發但未報驗申索準備金的承前淨對賬 Net IBNR provision b/f	1,563	10,535	(67)	(371)	(54)	17,270	2,460	(6,591)	180	1,277	505	26,706	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	212	-	-	(9)	1,830	217	2,763	-	-	-	5,012	80,589	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	3	(174)	(2)	(72)	-	-	-	(246)	(19,362)	
財政年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	(157)	-	-	8	(1,304)	(27)	(1,051)	-	-	-	(2,531)	(82,985)	
與轉分出的保費相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	(5)	-	-	(2)	71	-	33	-	-	-	97	9,974	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	229	-	-	-	1,562	217	1,507	-	-	-	3,515	48,587	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	-	(2)	(68)	-	-	-	(70)	(12,154)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(148)	-	(12)	-	(23,741)	(16)	(190)	-	-	-	(24,107)	(47,237)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	(61)	-	9	-	16,948	(26)	(497)	-	-	-	16,374	13,009	
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(172)	-	-	-	(858)	(26)	(690)	-	-	-	(1,745)	(27,247)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	-	-	51	-	-	-	51	9,198	
與本承保年度轉分出的業務相關的最终中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	111	-	9	-	17,806	0	142	-	-	-	18,069	31,058	
本財政年度中的已淨付開支 Expenses incurred in current financial year	-	56	-	-	1	(1,526)	(109)	(881)	-	-	-	(2,459)	(5,063)	
所有承保年度的中支負債表中分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	41	-	-	0	67	2	(14)	-	-	-	95	(303)	
管理開支 (-) Management expenses (-)	-	(15)	-	-	1	(583)	(67)	(478)	-	-	-	(1,142)	(3,632)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	30	-	-	-	(1,010)	(44)	(388)	-	-	-	(1,412)	(1,128)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	-	(0)	-	-	-	-	(0)	2,159	
本財政年度中與本年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	76	-	(3)	1	(6,757)	64	(129)	-	-	-	(6,747)	(700)	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(17)	-	-	(9)	(364)	8	774	-	-	-	391	20,298	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	3	(111)	(3)	14	-	-	-	(97)	(4,618)	
本財政年度中與過往承保年度相關的最终中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	1,917	-	-	4	330	15	222	-	-	-	2,488	(615)	
本財政年度中與過往承保年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	-	1,900	-	-	(3)	(146)	20	1,010	-	-	-	2,782	15,065	
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	109	-	-	0	(523)	(1,006)	(483)	-	-	-	(1,903)	(571)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	2,086	-	(3)	(1)	(7,426)	(922)	398	-	-	-	(5,868)	13,794	

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	-	135	-	-	-	3,324	-	-	-	-	-	3,460	23,444
已履行申索淨額 Net claim paid	-	135	-	-	-	1,805	-	-	-	-	-	1,940	17,360
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision off	-	5,959	-	-	-	19,730	-	2,155	-	-	-	27,843	537,135
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	-	7,920	-	-	-	23,072	-	3,428	-	-	-	34,420	528,010
已結未決申索準備金的結轉淨額 Net case outstanding provision off	-	5,763	-	-	-	19,722	-	1,482	-	-	-	26,967	464,844
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	-	7,753	-	-	-	23,072	-	2,669	-	-	-	33,494	461,589
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	525	1,034	-	(0)	19	4,180	7,225	32,249	-	-	-	45,232	44,698
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	564	1,108	-	(0)	23	9,072	7,324	30,586	-	-	-	48,676	90,242
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	419	718	-	(0)	19	2,393	6,929	27,693	-	-	-	38,171	29,072
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	453	787	-	(0)	23	7,622	7,043	26,413	-	-	-	42,341	69,047



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

														(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	5,875	1,009	-	8,372	5,018	327,154	491	9,667	-	-	136	357,721		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,930)	(183)	-	(2,208)	(1,088)	(52,368)	(92)	(2,067)	-	-	(358)	(60,294)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(800)	(438)	-	(5,846)	(3,334)	(190,314)	(35)	(703)	-	-	(16)	(201,485)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	231	155	-	1,527	843	54,846	-	262	-	-	5	57,869		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	2,280	129	-	3,454	1,799	532,088	491	23,606	-	-	145	563,991	
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(595)	(51)	-	(628)	(539)	(59,312)	(102)	(7,124)	-	-	(41)	(68,392)	
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,007)	(59)	-	(2,314)	(1,167)	(428,053)	(242)	(16,413)	-	-	(21)	(449,276)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(29)	(2)	-	(33)	93	(32,649)	(12)	1	-	-	(11)	(32,642)	
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(418)	(5)	-	(2,399)	(1,244)	(120,793)	(42)	(468)	-	-	(14)	(125,384)	
與本承保年度轉分出的業務相關的最近年度再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	143	-	-	726	515	28,358	7	234	-	-	2	29,985	
與本承保年度轉分出的業務相關的最終申索 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	247	3	-	1,640	822	59,787	23	235	-	-	1	62,758	
本財政年度中的已支付開支 Expenses incurred in current financial year	(115)	74	-	(233)	(120)	(10,735)	(45)	(840)	-	-	35	(11,979)	
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	13	52	-	10	24	(212)	(5)	(21)	-	-	47	(91)	
管理開支 (-) Management expenses (-)	(85)	28	-	(102)	(79)	(10,114)	(27)	(812)	-	-	(11)	(11,201)	
本年度和過往承保年度的未滿期部分的未来開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(43)	(6)	-	(141)	(66)	(408)	(13)	(7)	-	-	(1)	(686)	
已結定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	(1)	-	-	-	(1)	-	2,956	-	-	(1)	2,953	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	534	89	-	246	67	1,340	90	2,185	-	-	106	4,656	
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(2,634)	100	(0)	564	(205)	38,863	(0)	(7,854)	-	-	(102)	28,732	
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	1,974	70	-	(29)	319	6,064	0	1,653	-	-	(302)	9,749	
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	1,866	2,394	-	(767)	(356)	(111,212)	(1,123)	(2,021)	-	-	11,674	(99,546)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	1,205	2,564	(0)	(232)	(242)	(66,286)	(1,123)	(8,221)	-	-	11,270	(61,066)	
本財政年度中保險負債的現時估計擔用的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	134	130	-	178	64	8,483	(30)	179	-	-	1,086	10,224	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1,873	2,783	(0)	192	(111)	(56,463)	(1,063)	(5,857)	-	-	12,461	(46,185)	

		比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表B：補充資訊 Table B :Supplementary information													
本財政年度中已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	7,453	1,322	-	1,782	1,820	100,397	599	11,650	-	-	753	125,775	
已支付申索淨額 Net claim paid	6,421	247	(0)	1,325	1,794	68,961	597	11,558	-	-	753	91,656	
本財政年度中已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision of	5,596	1,158	-	17,324	12,573	994,477	651	123,164	-	-	1,958	1,156,901	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	5,830	1,091	-	19,724	12,681	937,459	695	147,300	-	-	1,938	1,126,719	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision of	5,278	1,139	-	11,646	12,030	731,373	647	119,566	-	-	1,956	883,635	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	5,492	1,085	-	12,903	12,121	708,812	690	124,933	-	-	1,936	867,972	
本財政年度中已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報驗申索準備金的結轉毛餘額 Gross IBNR provision of	14,759	16,292	-	64,298	9,070	1,347,454	2,523	156,232	-	-	22,198	1,632,826	
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	20,778	19,596	-	76,421	11,743	1,457,866	2,611	128,001	-	-	34,440	1,751,456	
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision of	12,467	15,458	-	21,052	7,475	996,393	1,971	109,544	-	-	22,198	1,186,558	
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	18,112	18,012	-	28,850	10,476	1,036,692	2,057	103,852	-	-	34,436	1,252,487	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

(請幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分保後額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	14,055	-	7,261	-	-	-	21,317	379,038	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(300)	-	(949)	-	-	-	(1,249)	(61,543)	
財政年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	-	-	-	-	(8,194)	(77)	(1,414)	-	-	-	(9,685)	(211,170)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	-	-	-	-	1,562	15	494	-	-	-	2,071	59,940	
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	8,103	-	2,326	-	-	-	10,429	574,420	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(308)	-	(457)	-	-	-	(765)	(69,157)	
與本承保年度相關的最終中案毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	12	23,522	-	(83)	-	-	-	23,451	(425,824)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	-	-	-	-	(2,683)	(65)	(933)	-	-	-	(3,681)	(36,323)	
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	(3,534)	(73)	(1,218)	-	-	-	(4,825)	(130,210)	
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	632	8	285	-	-	-	925	30,910	
與本承保年度轉分出的業務相關的再保險中案毛額 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	219	-	-	-	-	-	219	62,977	
本財政年度中的已索付開支 Expenses incurred in current financial year	-	3	(0)	-	-	(2,294)	0	(3,631)	-	-	2	(5,920)	(17,899)	
所有承保年度的中案負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	0	(0)	-	-	1,976	0	(72)	-	-	0	1,905	1,813	
管理開支 (-) Management expenses (-)	-	-	-	-	-	(2,400)	-	(1,113)	-	-	-	(3,513)	(14,714)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	3	-	-	-	(1,870)	-	(2,446)	-	-	1	(4,312)	(4,998)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	-	-	(75)	-	-	-	(75)	2,878	
本財政年度中與本年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	3	(0)	12	-	26,340	(65)	(2,852)	-	-	2	23,439	28,096	
本財政年度中間過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	-	-	-	-	1,483	(4)	4,684	-	-	-	6,163	34,895	
本財政年度中間過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	-	1,678	7	(412)	-	-	-	1,273	11,022	
本財政年度中間過往承保年度相關的最终中案淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3	11	(1)	-	-	466	11	(885)	-	-	127	(268)	(99,814)	
本財政年度中間過往承保年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3	11	(1)	-	-	3,627	14	3,387	-	-	127	7,168	(53,898)	
本財政年度中保險負債的即時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	1	(0)	-	-	(3,913)	(2)	257	-	-	(12)	(3,669)	6,555	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	3	16	(1)	12	-	26,054	(54)	792	-	-	116	26,938	(19,248)	

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	-	-	-	-	-	2,966	-	550	-	-	-	3,516	129,292
已履行申索淨額 Net claim paid	-	-	-	-	-	(9,581)	-	528	-	-	-	(9,053)	82,603
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision off	163	-	-	-	-	326,587	-	174,819	-	-	32	501,601	1,658,502
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	165	-	-	-	-	352,504	-	181,850	-	-	31	534,550	1,661,269
已結未決申索準備金的結轉淨額 Net case outstanding provision off	163	-	-	-	-	210,934	-	161,862	-	-	32	372,991	1,256,625
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	165	-	-	-	-	234,918	-	169,334	-	-	31	404,448	1,272,420
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	5	54	12	-	-	89,473	24	141,525	-	-	6,295	237,388	1,870,214
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	5	68	12	-	-	147,247	35	129,757	-	-	6,303	283,427	2,034,884
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	4	47	12	-	-	77,834	24	131,365	-	-	6,295	215,581	1,402,139
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	4	60	12	-	-	47,255	35	120,180	-	-	6,303	173,850	1,426,337



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度協約再保險業務承保業績

Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

														(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未派轉分保佣金 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	3,443,708	1,295,323	45,289	160,248	148,736	2,241,431	105,797	971,146	87,221	-	660,225	9,159,124		
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,004,080)	(406,748)	(4,996)	(39,824)	(36,604)	(646,491)	(22,261)	(310,924)	(22,377)	-	(165,620)	(2,659,925)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(493,235)	(129,953)	(34,571)	(39,261)	(68,758)	(660,957)	(7,507)	(78,382)	(1,440)	-	(310,981)	(1,825,046)		
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	165,533	42,007	2,963	11,084	4,165	186,188	(471)	12,475	657	-	99,760	524,361		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度平計入貼現變動的结果保費業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,640,827	1,164,623	43,350	299,976	348,901	4,754,093	261,140	612,100	89,628	1,147	623,433	9,839,218	
與本保單年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(358,594)	(281,505)	(5,877)	(89,703)	(77,223)	(1,222,470)	(91,176)	(187,652)	(14,769)	(456)	(128,275)	(2,457,701)	
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,197,170)	(786,451)	(30,779)	(194,794)	(222,201)	(3,463,000)	(159,601)	(360,329)	(16,537)	(176)	(274,759)	(6,705,798)	
與本保單年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(23,428)	88,626	(6,981)	8,209	(18,037)	70,940	(1,392)	(2,851)	(1,953)	(500)	(19,874)	92,759	
與本保單年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(275,075)	(306,182)	(33,508)	(50,522)	(120,630)	(1,055,815)	(8,380)	(62,464)	(7,247)	(590)	(146,386)	(2,066,800)	
與本保單年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	62,630	112,334	2,848	19,256	29,170	378,706	2,063	11,475	2,851	-	54,183	675,515	
與本保單年度轉分出的業務相關的再保險佣金開支 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	189,016	282,475	23,679	39,476	73,423	748,049	4,925	48,139	2,442	91	72,330	1,484,044	
本財政年度中的已付開支 Expenses incurred in current financial year	(55,667)	(82,367)	(1,063)	(13,323)	(12,769)	(195,774)	(11,693)	(39,267)	(8,844)	-	(106,640)	(527,408)	
所有承保年度的申索負債中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (-)	(4,193)	(1,630)	(168)	(402)	358	1,033	(499)	3,737	46	-	923	(793)	
管理開支 (-) Management expenses (-)	(75,028)	(41,311)	27	(8,253)	(11,176)	(159,743)	(10,542)	(37,106)	(4,470)	-	(79,285)	(426,887)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(3,146)	(12,726)	(922)	(4,669)	(1,950)	(37,065)	(652)	(5,898)	(4,421)	-	(28,277)	(99,728)	
已賺定但未生效的合約利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	26,505	(7,365)	(0)	985	5,691	14,828	(1,340)	4,837	(1,121)	-	58,811	101,832	
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	5,772	122,261	(1,350)	11,350	24,361	(41,384)	(4,062)	26,837	46,403	16	152,697	342,901	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	838,693	520,938	2,565	38,024	11,766	122,184	(2,332)	375,250	8,887	(557)	10,769	1,926,188	
本財政年度中與過往承保年度相關的最終淨業務開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(220,248)	(198,706)	(415)	(8,518)	(6,456)	(88,236)	(124)	(123,746)	(11,730)	456	(18,215)	(675,938)	
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(708,930)	(437,143)	(9,027)	(26,055)	(10,754)	(173,325)	8,430	(244,476)	12,285	85	(8,006)	(1,596,917)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(90,485)	(114,911)	(6,877)	3,451	(5,445)	(139,377)	5,974	7,028	9,442	(16)	(15,452)	(346,667)	
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(13,347)	(474)	(1,291)	(16,145)	(1,533)	(54,618)	2,196	(34,789)	(366)	-	(5,862)	(126,230)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(98,060)	6,876	(9,518)	(1,344)	17,384	(235,379)	4,107	(924)	55,479	-	131,383	(129,996)	

		比例協約再保險業務 Proportional Reinsurance Treaty Business										
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
	1,946,119	834,179	7,613	42,522	147,054	1,148,832	41,336	357,038	(648)	-	237,189	4,761,234
	1,757,780	600,460	7,241	32,872	59,669	959,769	40,568	259,124	(553)	-	179,253	3,896,182
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
	1,015,634	1,326,227	28,948	326,647	476,433	8,285,230	337,153	1,934,327	7,944	-	821,922	14,560,466
	1,139,619	1,234,623	26,544	316,777	484,784	7,988,660	355,779	1,872,563	7,723	-	873,577	14,300,650
	854,182	1,157,134	26,378	285,719	453,777	5,905,848	336,458	1,790,028	5,516	-	451,297	11,266,338
	982,318	1,180,703	24,476	279,222	463,904	5,727,524	355,156	1,744,144	5,308	-	488,241	11,250,997
本財政年度的已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year												
	5,130,814	1,693,910	30,196	413,783	238,517	5,544,499	370,087	5,623,324	218,497	-	1,670,855	20,934,483
	4,830,489	1,542,393	25,134	356,424	270,850	5,557,111	329,177	5,430,795	230,568	-	1,729,550	20,302,490
	4,128,058	1,381,461	28,338	357,430	227,439	4,077,590	364,298	5,406,066	218,133	-	1,328,969	17,517,783
	3,948,910	1,424,506	23,440	317,585	210,344	4,107,894	327,746	5,226,332	230,283	-	1,271,977	17,089,017



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度協約再保險業務承保業績

Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

(清幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	非比例保約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	66,775	719,305	855	19,415	56,530	1,891,668	212,318	325,877	34,128	-	47,595	3,374,467	12,533,590	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(5,098)	(68,376)	(0)	(1,690)	(5,848)	(188,502)	(16,319)	(44,033)	(4,983)	-	(4,820)	(339,669)	(2,999,594)	
財政年度轉分出的保費扣除轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(16,220)	(40,595)	-	(11,800)	(19,619)	(806,791)	(39,222)	(19,633)	-	-	(233)	(954,113)	(2,779,159)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	3,630	10,276	-	2,266	3,153	85,159	10,256	5,026	-	-	64	119,830	644,191	
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

(貨幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	59,576	751,819	390	19,475	66,880	1,864,968	242,647	313,790	34,128	-	45,755	3,399,428	13,238,646	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(3,597)	(71,530)	-	(1,760)	(6,485)	(189,188)	(18,888)	(43,706)	(4,983)	-	(4,627)	(344,764)	(2,802,465)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(57,986)	(576,569)	(90)	(14,428)	(38,377)	(1,000,083)	(151,621)	(202,747)	(6,696)	-	(19,302)	(2,067,900)	(8,773,698)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(2,093)	(5,442)	-	(1,805)	(5,202)	(67,637)	(3,874)	979	18	-	(73)	(85,129)	7,630	
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(12,983)	(44,438)	-	(12,873)	(16,010)	(331,714)	(45,383)	(20,326)	-	-	(151)	(483,878)	(2,550,678)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	2,047	6,099	-	2,249	1,870	46,437	6,448	2,677	-	-	-	67,827	743,342	
與本承保年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	8,842	32,897	-	8,819	8,938	217,641	35,060	18,628	18	-	78	330,923	1,814,966	
本財政年度中已淨付開支 Expenses incurred in current financial year	(2,326)	(40,017)	(39)	(584)	(2,421)	(129,227)	(11,348)	(15,634)	(1,512)	-	(2,379)	(205,485)	(732,894)	
所有承保年度的中保負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(176)	(392)	(15)	(47)	(283)	177	(1,048)	(428)	(16)	-	(343)	(2,571)	(3,364)	
管理開支 (-) Management expenses (-)	(1,790)	(26,450)	(24)	(441)	(1,863)	(64,858)	(8,830)	(13,516)	(1,238)	-	(1,709)	(120,718)	(547,606)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(360)	(13,174)	-	(96)	(276)	(64,545)	(1,471)	(1,690)	(257)	-	(327)	(82,196)	(181,924)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(2,417)	(38,181)	-	49	(1,334)	(28,840)	(3,538)	(34,249)	(0)	-	(18,115)	(126,625)	(24,793)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(8,844)	20,080	261	946	13,062	449,993	53,378	18,433	20,955	-	1,260	569,525	912,427	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	10,691	(2,366)	534	1,298	2,210	(186,642)	6,411	20,037	-	-	1,546	(146,281)	1,779,907	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(2,778)	(1,632)	(8)	(183)	(951)	(11,913)	(2,866)	(1,440)	-	-	(145)	(21,916)	(697,854)	
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,001)	14,457	(581)	(2,517)	(1,973)	97,035	(4,104)	(55,741)	(1,726)	-	3,108	46,958	(1,549,959)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6,913	10,459	(55)	(1,401)	(714)	(101,521)	(559)	(37,143)	(1,726)	-	4,509	(121,239)	(467,906)	
本財政年度中保險負債的風險估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	2,326	(16,460)	-	(259)	(487)	(33,590)	(5,548)	(6,572)	(1,128)	-	(1,881)	(63,599)	(189,829)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	395	14,079	206	(714)	11,861	314,883	47,271	(25,283)	18,102	-	3,887	384,688	254,692	

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表B：補充資訊 Table B :Supplementary information														
本財政年度中的已履行申索總額 Claims paid in current financial year														
已履行申索毛額 Gross claim paid	53,457	78,168	-	12,856	4,506	352,427	23,502	72,327	-	-	-	597,242	5,358,476	
已履行申索淨額 Net claim paid	50,687	76,688	-	10,562	(2,175)	300,719	22,824	72,079	-	-	-	531,383	4,427,566	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛額 Gross case outstanding provision off	25,063	1,790,634	-	52,850	121,579	3,056,415	531,155	719,342	-	-	44,493	6,341,531	20,901,997	
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	24,640	1,673,340	-	60,087	110,904	3,029,104	500,509	671,274	-	-	44,146	6,114,004	20,414,654	
已結未決申索準備金的結轉淨額 Net case outstanding provision off	22,107	1,740,682	-	34,305	102,960	2,307,392	487,624	688,857	-	-	44,493	5,428,420	16,694,758	
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	23,123	1,629,448	-	37,968	93,131	2,284,812	470,949	647,809	-	-	44,146	5,231,385	16,482,382	
本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報賠申索準備金的結轉毛額 Gross IBNR provision off	93,780	1,264,469	2,698	43,845	157,278	2,527,001	628,848	1,548,135	36,151	-	91,952	6,394,157	27,328,640	
已結數但未報賠申索準備金的承前毛額 Gross IBNR provision b/f	63,732	1,279,258	2,113	32,290	162,614	2,649,647	611,208	1,511,390	25,118	-	88,946	6,426,317	26,728,807	
已結數但未報賠申索準備金的結轉淨額 Net IBNR provision off	67,437	1,187,121	2,698	33,445	132,489	2,021,969	569,066	1,477,298	28,760	-	89,686	5,609,971	23,127,754	
已結數但未報賠申索準備金的承前淨額 Net IBNR provision b/f	41,117	1,205,306	2,113	27,043	138,227	2,122,220	557,927	1,440,270	25,118	-	87,961	5,647,303	22,736,319	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度在岸協約再保險業務承保業績

Underwriting Results of Onshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	651,598	43,722	-	9,189	18,129	284,812	30,770	22,194	79,509	-	16,907	1,156,830		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(46,908)	(7,804)	-	(2,038)	(4,807)	(84,405)	(6,430)	(7,254)	(10,898)	-	(5,179)	(175,723)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(23,919)	(34,963)	-	(3,575)	(3,309)	(103,377)	(2,095)	(4,712)	(1,440)	-	(4,660)	(182,051)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	5,264	9,713	-	825	400	19,279	(1,017)	1,166	657	-	2,903	39,191		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度淨計入貼現變動的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	623,553	157,320	-	29,785	70,518	767,782	29,158	30,004	88,481	-	26,553	1,823,153
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(56,187)	(41,971)	-	(5,601)	(15,686)	(218,210)	(6,523)	(8,278)	(14,314)	-	(7,081)	(373,851)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(534,670)	(115,557)	-	(19,847)	(43,637)	(549,648)	(23,058)	(19,292)	(16,361)	-	(5,954)	(1,328,024)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(1,729)	13,033	-	(1,591)	(1,195)	14,228	(1,806)	(441)	(1,454)	-	(2,088)	16,958
與本承保年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(26,451)	(121,015)	-	(16,032)	(12,856)	(250,297)	(7,926)	(10,071)	(6,657)	-	(4,038)	(455,344)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	8,666	45,675	-	3,945	3,543	86,544	1,477	4,778	2,851	-	786	158,266
與本承保年度轉分出的業務相關的最終中保開支 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	16,056	88,374	-	10,496	8,117	177,981	4,644	4,851	2,352	-	1,164	314,036
本財政年度中的已支付開支 Expenses incurred in current financial year	(26,130)	(3,870)	-	(1,508)	(2,422)	(36,383)	(2,250)	(17)	(8,610)	-	428	(80,762)
所有承保年度的中保負債中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (-)	(729)	(13)	-	55	109	(7,730)	241	1,775	(7)	-	1,296	(5,004)
管理開支 (-) Management expenses (-)	(10,476)	(4,534)	-	(1,298)	(2,293)	(24,984)	(2,233)	(982)	(4,190)	-	(910)	(51,901)
本年度和過往承保年度的未滿期部分的本來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(14,925)	676	-	(264)	(237)	(3,668)	(258)	(810)	(4,413)	-	42	(23,857)
已賺定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	(4,560)	(95)	-	(410)	(533)	5,211	(816)	(581)	(1,121)	-	(42)	(2,949)
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	276	8,860	-	827	7,045	(17,019)	(5,295)	1,394	46,622	-	11,817	54,526
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	109,976	(4,235)	-	1,524	(1,134)	20,799	17,802	3,035	1,732	-	(6,884)	142,614
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(26,702)	6,486	-	(681)	568	(9,134)	(4,778)	(1,682)	(706)	-	2,462	(34,167)
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(47,685)	(3,253)	-	(613)	(1,439)	(35,358)	(435)	27,735	(304)	-	(6,164)	(67,516)
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	35,588	(1,002)	-	231	(2,005)	(23,693)	12,589	29,088	721	-	(10,586)	40,931
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(20,646)	680	-	224	(209)	(1,149)	1,433	318	(1,813)	-	(1,249)	(22,411)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	15,219	8,538	-	1,282	4,831	(41,862)	8,727	30,800	45,530	-	(18)	73,046

		比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore										
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	266,395	13,115	-	7,779	8,513	64,339	22,807	(3,369)	(452)	-	1,328	380,455
已支付申索淨額 Net claim paid	257,683	11,445	-	3,047	7,128	41,100	22,807	(3,525)	(357)	-	1,429	340,756
本財政年度中已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛對額 Gross case outstanding provision of	461,442	212,959	-	39,713	54,851	1,559,540	227,124	81,933	298	-	11,190	2,649,050
已結未決申索準備金的承前毛對額 Gross case outstanding provision b/f	560,699	220,854	-	45,145	53,957	1,437,019	253,373	89,140	867	-	10,094	2,671,148
已結未決申索準備金的結轉淨對額 Net case outstanding provision of	346,926	190,521	-	32,706	51,538	719,587	226,463	78,516	298	-	10,571	1,657,127
已結未決申索準備金的承前淨對額 Net case outstanding provision b/f	447,515	197,528	-	36,735	51,886	658,102	252,783	86,524	846	-	9,480	1,741,399
本財政年度中已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year												
已撥發但未報驗申索準備金的結轉毛對額 Gross IBNR provision of	318,312	200,136	(0)	39,068	32,362	960,287	207,444	91,138	203,107	-	(19,002)	2,032,852
已撥發但未報驗申索準備金的承前毛對額 Gross IBNR provision b/f	275,171	168,011	(0)	34,068	27,357	840,457	195,595	89,158	202,152	-	(33,839)	1,798,130
已撥發但未報驗申索準備金的結轉淨對額 Net IBNR provision of	266,958	129,489	(0)	26,960	29,447	604,476	204,892	66,015	202,743	-	(24,900)	1,506,079
已撥發但未報驗申索準備金的承前淨對額 Net IBNR provision b/f	227,375	120,644	(0)	24,101	24,093	585,554	194,930	74,462	201,868	-	(38,453)	1,414,575



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度在岸協約再保險業務承保業績

Underwriting Results of Onshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	非比例保位的所有保險類 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保後額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	14,836	51,099	-	6,361	5,979	51,971	149,756	21,182	-	-	468	301,652	1,458,481	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,230)	(4,044)	-	(545)	(498)	(4,526)	(10,112)	(1,734)	-	-	(45)	(22,735)	(198,458)	
財政年度轉分出的保費扣除轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(7,910)	(30,233)	-	(4,556)	(5,735)	(19,276)	(38,878)	(14,263)	-	-	(233)	(121,084)	(303,135)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,980	7,862	-	1,004	816	4,024	10,153	3,469	-	-	64	29,372	68,564	
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例保協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	15,007	73,073	-	3,244	10,854	77,362	183,655	24,456	-	-	-	387,651	2,210,804
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,229)	(5,806)	-	(275)	(943)	(6,657)	(12,932)	(2,203)	-	-	-	(30,046)	(403,897)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(10,080)	(52,067)	-	(2,914)	(6,272)	(52,440)	(116,767)	(19,600)	(18)	-	(18)	(260,175)	(1,588,199)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(1,681)	(5,463)	-	51	(1,110)	4,109	(2,912)	(1,181)	18	-	3	(8,166)	8,792
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(6,852)	(39,527)	-	(2,122)	(3,808)	(11,477)	(42,466)	(15,243)	-	-	-	(121,495)	(576,839)
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	1,092	5,356	-	401	317	1,557	6,387	1,763	-	-	-	16,873	175,139
與本承保年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,079	28,708	-	1,772	2,380	14,030	33,168	12,299	18	-	3	96,456	410,492
本財政年度中的已承付開支 Expenses incurred in current financial year	(769)	(2,965)	-	(184)	(458)	(2,834)	(8,924)	(263)	0	-	(355)	(16,752)	(97,514)
所有承保年度的中保負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(112)	(275)	-	(55)	(135)	831	(1,065)	(220)	(0)	-	(363)	(1,394)	(6,398)
管理開支 (-) Management expenses (-)	(509)	(2,124)	-	(75)	(246)	(2,649)	(6,646)	210	-	-	-	(12,039)	(63,940)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(149)	(566)	-	(54)	(76)	(1,016)	(1,212)	(253)	0	-	7	(3,318)	(27,176)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(37)	(1,577)	-	(0)	(912)	(466)	(3,544)	(340)	(0)	-	276	(6,600)	(9,548)
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,211	5,195	-	(78)	1,159	19,075	38,577	868	0	-	(95)	65,913	120,438
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,218	4,018	-	743	208	5,527	3,736	(232)	-	-	8	16,227	158,841
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(720)	(1,527)	-	(114)	11	(1,751)	(2,429)	20	-	-	19	(6,490)	(40,657)
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(2,201)	4,471	-	(896)	(931)	34,979	(4,810)	(3,122)	0	-	(6,212)	21,280	(46,236)
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(703)	6,963	-	(266)	(712)	38,755	(3,503)	(3,333)	0	-	(6,184)	31,017	71,948
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(351)	817	-	(150)	(266)	(1,699)	(2,644)	(746)	(0)	-	(769)	(5,808)	(28,219)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	157	12,974	-	(494)	182	56,132	32,429	(3,211)	0	-	(7,048)	91,121	164,168

一般保險業務線 General Insurance Lines of Business	非比例保協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已承付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	4,054	10,618	-	-	8	59,962	19,742	716	-	-	-	95,101	475,555
已償付申索淨額 Net claim paid	2,799	10,322	-	-	8	54,977	19,147	538	-	-	-	87,791	428,547
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision off	6,229	249,545	-	3,552	5,734	99,463	410,819	86,446	-	-	9	861,798	3,510,848
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	6,300	250,270	-	3,423	5,645	78,899	382,605	75,771	-	-	9	802,921	3,474,069
已結未決申索準備金的結轉淨額 Net case outstanding provision off	4,655	218,681	-	3,489	5,528	61,948	368,665	72,722	-	-	9	735,696	2,392,823
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	5,826	222,314	-	3,412	5,492	64,507	354,569	68,471	-	-	9	724,600	2,465,999
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	17,124	180,659	-	3,892	14,877	102,101	514,677	143,004	7,417	-	9,646	993,398	3,026,249
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	13,724	183,855	-	1,957	19,552	247,301	499,731	145,308	24	-	2,000	1,113,451	2,911,581
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	15,615	116,275	-	2,276	12,764	89,180	457,055	94,128	26	-	7,380	794,698	2,300,778
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	13,005	122,144	-	916	18,035	131,444	447,663	93,017	24	-	1,015	827,263	2,241,838



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度離岸協約再保險業務承保業績

Underwriting Results of Offshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未扣除轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	2,792,110	1,251,600	45,289	151,059	130,607	1,956,619	75,028	948,952	7,712	-	643,318	8,002,294	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(957,172)	(398,944)	(4,996)	(37,787)	(31,797)	(562,086)	(15,831)	(303,670)	(11,479)	-	(160,441)	(2,484,202)	
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(469,316)	(94,990)	(34,571)	(35,686)	(65,449)	(557,580)	(5,412)	(73,671)	-	-	(306,321)	(1,642,995)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	160,269	32,294	2,963	10,259	3,765	166,909	546	11,309	-	-	96,856	485,169	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度平年計入計算溢利的總淨保費減項 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,017,275	1,007,303	43,350	270,191	278,383	3,986,310	231,982	582,096	1,147	1,147	596,880	8,016,065
與本保單年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(302,408)	(239,534)	(5,877)	(84,102)	(61,537)	(1,004,260)	(84,654)	(179,374)	(456)	(456)	(121,193)	(2,083,850)
與本保單年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(662,499)	(670,895)	(30,779)	(174,947)	(178,564)	(2,913,352)	(136,543)	(341,037)	(176)	(176)	(268,805)	(5,377,774)
與本保單年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(21,700)	75,593	(6,981)	9,800	(16,842)	56,712	413	(2,409)	(500)	(500)	(17,786)	75,801
與本保單年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(248,623)	(185,167)	(33,508)	(34,490)	(107,774)	(805,518)	(454)	(52,394)	(590)	(590)	(142,348)	(1,611,456)
與本保單年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	53,964	66,659	2,848	15,311	25,626	292,161	586	6,697	-	-	53,396	517,249
與本保單年度轉分出的業務相關的溢利或虧損毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	172,960	194,100	23,679	28,979	65,306	570,069	281	43,288	91	91	71,166	1,170,008
本財政年度中的已支付開支 Expenses incurred in current financial year	(56,238)	(51,797)	(1,063)	(11,815)	(10,347)	(159,391)	(9,442)	(39,250)	(234)	-	(107,068)	(446,646)
所有承保年度的中保負債中未分配的溢利開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (-)	(3,464)	(1,617)	(168)	(456)	249	8,764	(740)	1,962	54	-	(373)	4,211
管理開支 (-) Management expenses (-)	(64,553)	(36,777)	27	(6,955)	(8,883)	(134,758)	(8,308)	(36,124)	(280)	-	(78,375)	(374,986)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	11,779	(13,403)	(922)	(4,404)	(1,713)	(33,397)	(393)	(5,088)	(8)	-	(28,320)	(75,870)
已賺定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	31,065	(7,269)	(0)	1,395	6,224	9,617	(523)	5,419	-	-	58,853	104,780
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	5,496	113,401	(1,350)	10,523	17,317	(24,365)	1,233	25,444	(219)	16	140,881	288,376
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	728,717	525,172	2,565	36,500	12,900	101,386	(20,134)	372,215	7,155	(557)	17,653	1,783,574
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(193,546)	(205,191)	(415)	(7,838)	(7,025)	(79,102)	4,653	(122,063)	(11,023)	456	(20,676)	(641,771)
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(661,245)	(433,890)	(9,027)	(25,442)	(9,315)	(137,967)	8,865	(272,211)	12,589	85	(1,843)	(1,529,401)
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(126,074)	(113,909)	(6,877)	3,220	(3,440)	(115,684)	(6,615)	(22,059)	8,721	(16)	(4,865)	(387,598)
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	7,299	(1,154)	(1,291)	(16,369)	(1,323)	(53,469)	763	(35,108)	1,446	-	(4,613)	(103,819)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(113,279)	(1,662)	(9,518)	(2,626)	12,554	(193,518)	(4,620)	(31,723)	9,948	-	131,402	(203,042)

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	1,679,724	821,064	7,613	34,744	138,541	1,084,493	18,529	360,407	(196)	-	235,862	4,380,779
已支付申索淨額 Net claim paid	1,500,097	589,015	7,241	29,825	52,541	918,669	17,761	262,648	(196)	-	177,824	3,555,426
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛剩額 Gross case outstanding provision of	554,192	1,113,268	28,948	286,934	421,582	6,725,691	110,029	1,852,394	7,646	-	810,732	11,911,416
已結未決申索準備金的承前毛剩額 Gross case outstanding provision b/f	578,920	1,013,770	26,544	271,632	430,827	6,551,641	102,406	1,783,424	6,856	-	863,483	11,629,502
已結未決申索準備金的結轉淨剩額 Net case outstanding provision of	507,256	966,613	26,378	253,013	402,239	5,186,261	109,996	1,711,512	5,218	-	440,726	9,609,211
已結未決申索準備金的承前淨剩額 Net case outstanding provision b/f	534,804	983,175	24,476	242,487	412,018	5,069,422	102,373	1,657,620	4,462	-	478,761	9,509,598
本財政年度的已撥發但未撥回申索準備金的變動 Changes in IBNR provision in current financial year												
已撥發但未撥回申索準備金的結轉毛剩額 Gross IBNR provision of	4,812,502	1,493,775	30,196	374,715	206,155	4,584,212	162,643	5,532,187	15,390	-	1,689,857	18,901,631
已撥發但未撥回申索準備金的承前毛剩額 Gross IBNR provision b/f	4,555,318	1,374,381	25,134	322,357	243,493	4,716,653	133,583	5,341,637	28,415	-	1,763,389	18,504,360
已撥發但未撥回申索準備金的結轉淨剩額 Net IBNR provision of	3,861,100	1,251,972	28,338	330,470	197,992	3,473,115	159,406	5,340,051	15,390	-	1,353,869	16,011,704
已撥發但未撥回申索準備金的承前淨剩額 Net IBNR provision b/f	3,721,534	1,303,862	23,440	293,484	186,250	3,522,340	132,816	5,151,870	28,415	-	1,310,430	15,674,442



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至三月

January to March 2026

承保年度離岸協約再保險業務承保業績

Underwriting Results of Offshore Reinsurance Treaty Business in Underwriting Year Basis

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度總收入及佣金 - 未扣除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	51,939	668,205	855	13,055	50,550	1,839,698	62,562	304,695	34,128	-	47,127	3,072,815	11,075,109	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,868)	(64,332)	(0)	(1,145)	(5,349)	(183,976)	(6,207)	(42,299)	(4,983)	-	(4,775)	(316,934)	(2,801,136)	
財政年度轉分出的保費扣回及再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(8,310)	(10,362)	-	(7,244)	(13,884)	(787,515)	(345)	(5,370)	-	-	-	(833,029)	(2,476,024)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,650	2,414	-	1,263	2,337	81,134	104	1,557	-	-	-	90,458	575,627	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

(萬港元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例再保險的再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的可承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	44,569	678,746	390	16,231	56,026	1,787,605	58,992	289,334	34,128	-	45,755	3,011,777	11,027,842	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(2,368)	(65,724)	-	(1,485)	(5,542)	(182,531)	(5,956)	(41,502)	(4,983)	-	(4,627)	(314,718)	(2,398,568)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(47,907)	(524,503)	(90)	(11,515)	(32,105)	(947,642)	(34,854)	(183,148)	(6,678)	-	(19,284)	(1,807,725)	(7,185,499)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(413)	22	-	(1,856)	(4,091)	(71,746)	(962)	2,160	-	-	(76)	(76,963)	(1,162)	
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(6,131)	(4,911)	-	(10,752)	(12,202)	(320,237)	(2,916)	(5,083)	-	-	(151)	(362,383)	(1,973,839)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	955	743	-	1,848	1,552	44,880	61	914	-	-	-	50,954	568,203	
與本承保年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,764	4,190	-	7,047	6,558	203,610	1,892	6,329	-	-	76	234,466	1,404,474	
本財政年度中已淨付開支 Expenses incurred in current financial year	(1,557)	(37,052)	(39)	(400)	(1,964)	(126,393)	(2,424)	(15,371)	(1,512)	-	(2,023)	(188,734)	(635,380)	
所有承保年度的中保負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(64)	(117)	(15)	8	(148)	(654)	17	(208)	(16)	-	20	(1,177)	3,034	
管理開支 (-) Management expenses (-)	(1,281)	(24,326)	(24)	(366)	(1,616)	(62,209)	(2,183)	(13,726)	(1,238)	-	(1,709)	(108,679)	(483,665)	
本年度和過往承保年度未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(211)	(12,609)	-	(42)	(200)	(63,529)	(258)	(1,437)	(258)	-	(334)	(78,878)	(154,748)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(2,380)	(36,604)	-	49	(422)	(28,374)	6	(33,908)	0	-	(18,391)	(120,025)	(15,245)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(10,055)	14,885	261	1,024	11,903	430,918	14,801	17,565	20,955	-	1,355	503,613	791,988	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	8,473	(6,384)	534	555	2,002	(192,169)	2,675	20,269	-	-	1,537	(162,508)	1,621,066	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(2,058)	(106)	(8)	(69)	(962)	(10,162)	(437)	(1,460)	-	-	(164)	(15,426)	(657,197)	
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	1,200	9,986	(581)	(1,621)	(1,042)	62,055	706	(52,619)	(1,726)	-	9,320	25,678	(1,503,723)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	7,616	3,496	(55)	(1,135)	(2)	(140,276)	2,944	(33,810)	(1,726)	-	10,693	(152,255)	(639,854)	
本財政年度中保險負債的保時估計變化的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	2,678	(17,276)	-	(109)	(222)	(31,891)	(2,904)	(5,826)	(1,128)	-	(1,113)	(57,791)	(161,610)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	238	1,105	206	(220)	11,679	258,751	14,841	(22,072)	18,101	-	10,935	293,566	90,524	

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表B：補充資訊 Table B :Supplementary information														
本財政年度中的已履行申索總額 Claims paid in current financial year														
已履行申索毛額 Gross claim paid	49,403	67,550	-	12,856	4,498	292,465	3,760	71,611	-	-	-	502,142	4,882,921	
已履行申索淨額 Net claim paid	47,888	66,367	-	10,562	(2,184)	245,741	3,677	71,541	-	-	-	443,592	3,999,018	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision off	18,834	1,541,089	-	49,298	115,845	2,956,952	120,336	632,895	-	-	44,485	5,479,733	17,391,149	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	18,340	1,423,070	-	56,664	105,259	2,950,206	117,903	595,503	-	-	44,137	5,311,083	16,940,585	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	17,452	1,522,001	-	30,816	97,432	2,245,444	118,959	616,135	-	-	44,485	4,692,724	14,301,935	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	17,297	1,407,134	-	34,556	87,639	2,220,305	116,380	579,338	-	-	44,137	4,506,785	14,016,383	
本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報賠申索準備金的結轉毛餘額 Gross IBNR provision off	76,655	1,083,810	2,698	39,953	142,401	2,424,900	114,171	1,405,131	28,734	-	82,306	5,400,759	24,302,390	
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	50,008	1,095,404	2,113	30,333	143,063	2,402,346	111,477	1,366,082	25,094	-	86,947	5,312,866	23,817,225	
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	51,823	1,070,847	2,698	31,169	119,725	1,932,790	112,011	1,383,170	28,734	-	82,306	4,815,272	20,826,976	
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	28,112	1,083,161	2,113	26,127	120,191	1,990,776	110,265	1,347,253	25,094	-	86,947	4,820,040	20,494,482	