



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至六月
January to June 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)															
一般保險業務線 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 (+)	10,227,321	3,155,654	1,146,746	605,950	1,721,653	1,161,345	37,584	471,066	28,423	1,937,461	83,869	607,638	369,439	2,061,384	1,023,724
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(777,544)	(376,711)	(396,628)	(128,254)	(422,250)	(186,525)	(427)	(90,519)	(5,717)	(142,430)	(9,003)	(55,292)	(51,534)	(417,467)	(286,079)
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 (-)	(1,946,440)	(507,801)	(323,386)	(212,762)	(502,485)	(301,018)	(37,225)	(202,492)	(17,737)	(1,334,681)	(56,304)	(390,721)	(308,312)	(1,463,477)	(417,692)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	266,064	90,735	156,005	80,758	183,876	64,513	2,037	38,574	4,672	56,169	7,954	23,993	76,089	318,880	141,758
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)	15,145	305,311	2,047,022	589,992	447,367	100,520	639	5,446	7,337	1,861	354	44,381	27,544	163,622	733,025

(港幣千元)
(HK\$'000)

一般保險業務線 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 (+)	8,276,396	3,093,880	1,056,568	586,908	1,646,347	1,084,500	30,755	382,443	28,296	689,084	77,849	492,510	384,168	1,828,106	953,419
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(724,635)	(391,629)	(383,895)	(135,026)	(413,919)	(183,414)	(422)	(85,286)	(6,264)	(62,929)	(8,108)	(53,353)	(54,036)	(393,551)	(292,427)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(6,713,928)	(2,044,595)	(422,156)	(318,682)	(900,013)	(792,773)	(7,214)	(208,896)	(10,696)	(277,186)	(17,398)	(328,098)	(284,823)	(1,302,840)	(339,784)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(68,979)	(131,135)	(55,536)	21,866	(54,623)	8,420	(21,562)	(36,039)	(6,594)	(270,147)	(34,391)	(42,364)	(21,290)	75,514	(33,954)
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,569,289)	(452,296)	(293,093)	(186,945)	(471,037)	(272,578)	(30,413)	(169,754)	(16,781)	(368,930)	(50,501)	(288,694)	(320,552)	(1,284,856)	(356,491)
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 (+)	231,176	83,540	140,108	70,585	176,458	56,939	1,755	32,895	4,215	16,224	6,154	20,664	76,710	260,114	149,740
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 (+)	1,269,134	237,621	97,448	138,226	239,955	224,059	7,096	100,820	5,972	82,559	9,955	225,666	222,553	1,100,256	172,796
本財政年度中的已承付開支 Expenses incurred in current financial year	(726,530)	(419,898)	(194,048)	(129,175)	(218,961)	(108,686)	(4,144)	(25,202)	(3,104)	(102,538)	(6,377)	(77,041)	(46,634)	(204,599)	(230,711)
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 (-)	(9,843)	(3,307)	(10,842)	(485)	(8,702)	(5,268)	(197)	(2,806)	(224)	(38,738)	(397)	4	(1,544)	(5,872)	(2,429)
管理開支 (-) Management expenses (-)	(716,687)	(416,591)	(183,206)	(128,691)	(210,259)	(103,418)	(3,947)	(22,395)	(2,880)	(63,799)	(5,980)	(77,045)	(45,090)	(198,727)	(228,281)
未滿期利潤的變動 (+) Change in unearned profit (+)	36,637	37,935	14,914	11,402	(2,660)	6,570	25	(3,515)	479	(74,082)	(222)	3,389	(7,995)	42,346	56,178
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	78,960	144,557	15,848	37,293	56,170	14,616	(2,562)	23,506	2,117	(97,797)	11,352	(4,957)	(30,609)	44,976	112,720
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 (-)	302,405	102,935	56,967	23,960	65,857	43,320	385	29,389	4,303	1	1,910	31,878	46,834	76,459	27,688
本財政年度中與過往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	302,405	102,935	56,967	23,960	65,857	43,320	385	29,389	4,303	1	1,910	31,878	46,834	76,459	27,688
本財政年度中申索負債的風險估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(22,688)	(390)	(476)	597	(4,888)	6,577	(516)	(17,743)	(261)	(33,631)	(232)	1,530	1,322	1,092	1,802
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	358,677	247,102	72,339	61,850	117,139	64,513	(2,694)	35,152	6,159	(131,427)	13,030	28,450	17,547	122,527	142,210

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	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	6,023,089	1,886,202	367,107	249,046	660,625	653,305	2,663	84,329	175	511,084	4,659	409,584	124,631	3,461,809	449,081
已償付申索淨額 Net claim paid	4,792,349	1,665,259	262,478	166,983	487,353	518,028	3	33,410	218	116,038	2,753	82,390	43,472	493,367	162,031
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 of	307,061	230,023	283,416	267,086	2,836,554	3,528,872	7,400	388,555	21,350	2,567,241	31,856	320,377	1,423,291	4,381,800	471,134
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	254,578	275,437	2,738,527	3,575,252	10,690	364,592	18,251	3,095,778	33,368	598,708	1,302,568	4,525,875	640,737
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	291,553	206,979	215,279	213,681	2,151,624	2,761,143	6,091	183,538	8,336	897,070	15,300	133,508	352,048	568,251	268,779
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	233,474	187,298	195,213	214,063	2,061,074	2,852,040	9,422	171,638	7,474	831,963	17,632	177,792	368,379	669,048	351,361
本財政年度中的已撥致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year															
已撥致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	2,202,056	579,057	330,704	290,372	1,316,761	1,939,548	60,081	392,291	43,958	369,120	43,361	533,365	511,874	1,247,494	224,003
已撥致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,838,418	554,648	334,283	250,244	1,284,678	1,666,708	52,006	364,675	44,949	378,271	35,957	360,110	475,005	941,214	227,241
已撥致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	1,744,747	470,390	247,355	107,327	903,800	1,251,234	6,709	208,620	23,888	134,129	20,521	201,041	197,108	265,189	(41,518)
已撥致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,446,286	450,505	262,029	111,731	906,143	1,104,841	3,763	196,223	24,546	132,286	15,408	163,645	209,464	191,734	(81,121)

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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Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 (+)	832,945	2,708,792	22,373	979,085	320,679	447,053	670,804	308,435	103,921	380,727	74,963	174,564	31,663,600	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(83,426)	(612,143)	(5,197)	(200,650)	(57,688)	(82,872)	(123,362)	(43,768)	-	(58,498)	(9,548)	(35,127)	(4,658,662)	
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														
分給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(241,357)	(697,603)	(6,920)	(399,225)	(195,460)	(250,595)	(450,278)	(95,259)	(12,576)	(277,057)	(64,262)	(96,304)	(10,809,430)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	50,074	233,700	1,985	93,844	47,461	68,551	88,597	26,010	-	93,434	13,769	25,412	2,254,914	
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)	7,425	207,219	4,867	451,049	2,969	6,113	178,729	4,070	466	36,699	20,517	229,989	5,639,678	

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		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				
			業主立案法團責任 Owners' Corporation Liability	其他 Others		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														
本財政年度中的逾期保費毛額 (+) Gross earned premium in current financial year (+)	1,026,590	2,454,643	18,801	938,285	320,452	440,208	706,917	693,270	45,950	328,126	70,988	120,436	27,775,893	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(88,401)	(573,413)	(4,560)	(193,118)	(53,332)	(79,117)	(129,757)	(42,429)	-	(53,709)	(8,883)	(25,586)	(4,441,199)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(912,318)	(1,338,757)	(6,737)	(360,398)	(163,548)	(183,174)	(367,202)	(9,680)	(2,252)	(104,494)	(18,157)	(41,216)	(17,477,017)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(78,652)	(90,527)	(2,229)	(139,974)	(43,861)	(64,590)	(106,196)	(70,744)	(8,722)	(44,053)	(35,148)	(30,726)	(1,386,234)	
本財政年度中分出的逾期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(284,568)	(568,655)	(5,543)	(353,123)	(197,909)	(231,860)	(432,771)	(90,504)	(8,722)	(200,428)	(61,526)	(59,296)	(8,627,115)	
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 (+)	52,008	199,464	1,870	82,924	47,028	64,691	87,110	15,915	-	87,253	9,857	16,006	1,991,406	
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 (+)	153,907	278,664	1,445	130,226	107,020	102,579	239,465	3,846	-	69,122	16,521	12,564	5,249,475	
本財政年度中的已承付開支 Expenses incurred in current financial year	(96,070)	(431,152)	(2,350)	(162,553)	(78,766)	(100,724)	(120,288)	(28,503)	(14,323)	(87,297)	(8,386)	(20,934)	(3,648,994)	
所有意外年度的申索負債表中未分配的溢餘額定的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(2,149)	(9,755)	(173)	(4,556)	(18,544)	(24,231)	(10,219)	66	-	(1,815)	(311)	(62)	(162,400)	
管理開支 (-) Management expenses (-)	(93,921)	(421,397)	(2,177)	(157,997)	(60,223)	(76,494)	(110,068)	(28,570)	(14,323)	(85,482)	(8,076)	(20,872)	(3,486,595)	
未滿期利潤的變動 (+) Change in unearned profit (+)	(47,599)	48,782	(356)	(6,541)	4,720	4,257	(16,454)	(352,572)	2,810,457	4,493	349	3,465	2,574,403	
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	(196,450)	69,575	2,570	75,701	(14,335)	16,861	(32,979)	189,341	2,831,110	43,066	763	5,438	3,396,851	
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 (-)	294,427	352,439	3,302	55,367	(117,312)	45,190	(85,152)	341	(2,170)	4,653	1,203	22,465	1,389,044	
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	294,427	352,439	3,302	55,367	(117,312)	45,190	(85,152)	341	(2,170)	4,653	1,203	22,465	1,389,044	
本財政年度中申索負債表的風險估計溢餘的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	13,457	16,229	(117)	(4,180)	1,401	(7,700)	(6,645)	11,750	-	(4,090)	184	940	(46,679)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	111,433	438,243	5,755	126,888	(130,246)	54,350	(124,777)	201,432	2,828,940	43,629	2,150	28,843	4,739,216	

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	1,249,448	2,014,897	1,124	169,055	283,167	84,047	201,093	36,320	4,674	27,757	11,268	35,258	19,005,500	
已償付申索淨額 Net claim paid	1,017,213	1,810,024	1,171	99,845	209,786	38,221	52,944	13,180	4,674	14,860	3,214	20,564	12,111,828	
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 c/f	3,194,234	4,081,575	53,917	1,640,931	438,015	474,590	924,780	11,378	-	132,807	38,813	77,977	28,135,031	
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,318,636	4,172,383	55,027	1,867,306	583,788	395,183	853,951	10,212	252	123,527	39,203	30,689	29,329,929	
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,306,122	3,390,366	33,833	1,119,166	154,330	208,667	362,344	9,464	0	45,011	2,074	23,804	15,928,361	
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,371,771	3,492,674	34,905	1,092,842	310,969	160,591	344,433	9,629	252	43,847	3,647	21,633	16,235,063	
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 c/f	3,563,703	4,388,666	31,942	1,262,284	1,679,167	1,612,105	2,518,935	58,685	-	287,865	24,231	90,523	25,602,151	
已撥款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	3,669,279	4,347,027	5,672	1,110,559	1,313,556	1,884,648	2,283,380	68,470	-	242,744	29,238	93,840	23,856,822	
已撥款但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	2,374,626	3,557,473	488	545,871	546,708	825,348	1,238,933	46,912	-	81,992	5,002	42,558	15,006,451	
已撥款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	2,463,713	3,566,130	(1,207)	500,292	387,300	809,660	1,087,201	54,432	-	67,878	6,212	57,225	14,136,318	

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
二零二六年一月至六月
January to June 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 (+)	9,846,223	2,799,652	1,097,531	550,224	1,672,746	1,149,967	27,972	273,851	28,074	724,676	42,069	590,359	346,954	1,797,629	955,859
商業再保險的佣金毛額 (-) Gross commission, relating to business written (-)	(753,302)	(323,368)	(388,650)	(121,111)	(413,907)	(184,971)	(112)	(59,472)	(5,646)	(62,245)	(8,294)	(53,048)	(51,004)	(382,209)	(245,265)
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 (-)	(1,898,298)	(489,869)	(311,230)	(205,303)	(492,617)	(298,061)	(27,917)	(134,854)	(17,522)	(424,129)	(26,210)	(380,004)	(286,665)	(1,217,380)	(404,888)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	259,884	85,027	153,445	78,459	181,641	63,987	1,514	25,798	4,617	20,253	7,569	23,026	74,436	275,853	139,686
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)	15,054	304,910	2,010,039	578,130	404,008	96,820	61	4,441	7,299	1,217	316	44,186	26,946	160,405	718,708

(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 (+)	7,927,907	2,731,930	1,012,458	538,709	1,603,255	1,074,431	22,139	229,910	27,954	224,523	37,049	478,642	368,564	1,587,331	886,599
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(701,522)	(338,296)	(376,048)	(127,785)	(404,343)	(181,666)	(109)	(55,840)	(6,182)	(21,992)	(7,059)	(51,156)	(53,279)	(357,977)	(248,995)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(6,432,196)	(1,729,134)	(405,990)	(292,854)	(872,875)	(788,896)	(2,213)	(127,288)	(10,600)	(59,935)	(16,740)	(317,889)	(273,098)	(1,077,253)	(336,966)
與本意外年度相關的已付出的業務業績 Ceded business result, relating to current accident year	(64,745)	(133,723)	(50,495)	22,280	(57,264)	9,833	(18,496)	(20,298)	(6,490)	(124,135)	(5,753)	(43,058)	(20,294)	32,657	(28,164)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,537,212)	(434,657)	(281,310)	(180,264)	(462,615)	(269,728)	(22,107)	(111,991)	(16,559)	(137,847)	(21,177)	(280,490)	(306,270)	(1,071,991)	(348,868)
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 (+)	225,034	77,833	137,532	68,330	174,583	56,479	1,268	21,569	4,160	6,470	5,860	19,740	74,961	221,779	148,435
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 (+)	1,247,433	223,101	93,283	134,213	230,768	223,082	2,343	70,124	5,909	7,242	9,564	217,692	211,016	882,869	172,269
本財政年度中的已承付開支 Expenses incurred in current financial year	(721,623)	(388,665)	(183,483)	(123,330)	(215,771)	(107,444)	(1,336)	(15,496)	(3,093)	(24,000)	(5,476)	(72,691)	(45,590)	(182,578)	(226,867)
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 (-)	(9,346)	(3,114)	(9,754)	(5)	(8,515)	(5,237)	1	(1,344)	(228)	4,279	(430)	67	(1,614)	(4,068)	(2,386)
管理開支 (-) Management expenses (-)	(712,277)	(385,551)	(173,729)	(123,325)	(207,256)	(102,207)	(1,337)	(14,151)	(2,865)	(28,278)	(5,045)	(72,758)	(43,975)	(178,510)	(224,481)
未溢利利潤的變動 (+) Change in unearned profit (+)	37,719	38,190	12,125	9,681	(4,109)	6,242	-	(1,465)	479	(9,409)	(133)	3,249	(8,075)	43,077	55,748
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	45,539	180,302	8,568	26,701	48,893	12,499	(15)	9,524	2,068	(14,947)	1,888	(2,903)	(31,772)	45,257	101,355
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 (-)	303,559	100,838	59,222	19,726	68,578	44,570	(257)	19,541	4,269	5,645	(585)	29,360	45,678	71,590	25,540
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	303,559	100,838	59,222	19,726	68,578	44,570	(257)	19,541	4,269	5,645	(585)	29,360	45,678	71,590	25,540
本財政年度中申索負債的現估計值佔溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(21,803)	(359)	309	472	(4,408)	6,587	2	(5,903)	(265)	(5,775)	(497)	1,502	1,211	1,117	1,791
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	327,296	280,781	68,098	46,900	113,063	63,656	(270)	23,162	6,071	(15,078)	806	27,960	15,117	117,964	128,686

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															
本財政年度中的已償付申索額 Claims paid in current financial year															
已償付申索毛額 Gross claim paid	5,755,256	1,591,604	356,536	232,630	640,080	645,153	2,663	47,175	175	85,520	4,532	408,865	123,606	3,420,715	448,476
已償付申索淨額 Net claim paid	4,546,025	1,384,247	253,943	152,408	471,012	513,932	3	19,751	218	(26,135)	2,643	82,278	43,463	488,146	161,470
本財政年度的已撥款但未撥回申索準備金的變動 Changes in case outstanding provision in current financial year															
已撥款但未撥回申索準備金的結轉毛餘額 Gross case outstanding provision c/f	302,064	145,468	271,443	251,661	2,787,003	3,513,004	4,173	183,683	21,350	1,339,234	28,286	314,986	1,411,437	4,175,843	470,873
已撥款但未撥回申索準備金的承前毛餘額 Gross case outstanding provision b/f	237,043	137,101	246,532	258,954	2,694,643	3,558,237	4,113	174,170	18,251	1,495,555	27,487	594,039	1,284,587	4,406,106	639,962
已撥款但未撥回申索準備金的結轉淨餘額 Net case outstanding provision c/f	286,562	126,647	204,827	199,021	2,118,849	2,751,546	2,864	82,253	8,336	395,372	14,121	132,045	350,928	562,884	268,688
已撥款但未撥回申索準備金的承前淨餘額 Net case outstanding provision b/f	228,508	124,315	187,638	199,012	2,032,906	2,842,470	2,845	83,720	7,474	328,841	14,240	176,221	366,918	657,770	350,724
本財政年度的已撥款但未撥回申索準備金的變動 Changes in IBNR provision in current financial year															
已撥款但未撥回申索準備金的結轉毛餘額 Gross IBNR provision c/f	2,112,749	573,599	315,589	261,864	1,269,731	1,936,413	6,035	259,073	43,852	120,728	42,585	527,139	505,235	1,106,136	218,295
已撥款但未撥回申索準備金的承前毛餘額 Gross IBNR provision b/f	1,766,123	550,281	321,894	226,149	1,237,901	1,663,644	3,527	234,553	44,847	143,021	35,042	356,119	460,762	835,478	221,693
已撥款但未撥回申索準備金的結轉淨餘額 Net IBNR provision c/f	1,664,759	465,206	235,496	95,428	881,189	1,248,679	1,332	123,550	23,878	40,272	20,186	199,741	196,296	249,427	(46,177)
已撥款但未撥回申索準備金的承前淨餘額 Net IBNR provision b/f	1,384,398	446,345	253,115	102,850	883,146	1,102,314	1,342	111,876	24,537	46,641	14,948	162,097	207,697	179,345	(85,652)



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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													
	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				總額 Total
			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 (+)	821,234	2,656,119	22,373	959,321	290,385	427,207	556,466	308,435	103,921	373,486	61,275	158,245	28,642,253	
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(80,268)	(601,452)	(5,197)	(196,885)	(51,319)	(80,679)	(108,840)	(43,768)	-	(57,452)	(8,200)	(32,284)	(4,318,950)	
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 (-)	(241,074)	(691,459)	(6,920)	(388,523)	(177,678)	(233,113)	(365,542)	(95,259)	(12,576)	(272,012)	(51,039)	(86,691)	(9,236,833)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	50,047	232,843	1,985	91,240	42,655	65,587	73,030	26,010	-	91,920	11,220	24,641	2,106,373	
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)	6,596	204,365	4,867	444,491	2,781	5,733	177,163	4,070	466	36,664	20,474	229,835	5,510,045	

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：本年度未計入貼現運動的總承保業績 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 (+)	1,016,864	2,411,517	18,801	916,908	293,849	423,283	611,182	693,270	45,950	308,256	56,329	109,081	25,656,689		
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(85,115)	(564,874)	(4,560)	(189,004)	(47,981)	(76,899)	(116,079)	(42,429)	-	(52,458)	(7,294)	(23,823)	(4,142,766)		
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(909,738)	(1,316,648)	(6,737)	(352,183)	(152,080)	(177,073)	(325,720)	(9,680)	(2,252)	(100,191)	(15,011)	(38,855)	(16,150,096)		
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(78,524)	(87,824)	(2,229)	(136,262)	(37,901)	(58,721)	(90,787)	(70,744)	(8,722)	(33,166)	(26,696)	(24,664)	(1,164,383)		
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(284,424)	(563,719)	(5,543)	(341,129)	(178,334)	(219,026)	(370,962)	(90,504)	(8,722)	(184,316)	(47,201)	(53,294)	(7,830,259)		
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 (+)	51,994	198,819	1,870	80,322	42,487	61,942	76,818	15,915	-	85,841	7,112	15,609	1,882,761		
與本意外年度分出的業務相關的最終申索總 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	153,906	277,076	1,445	124,546	97,946	98,363	203,357	3,846	-	65,309	13,394	13,021	4,783,115		
本財政年度中的已承付開支 Expenses incurred in current financial year	(95,864)	(424,996)	(2,350)	(159,259)	(72,040)	(98,728)	(102,754)	(28,503)	(14,323)	(84,325)	(7,387)	(19,308)	(3,427,279)		
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 (-)	(2,193)	(9,387)	(173)	(4,371)	(14,438)	(24,144)	(9,908)	66	-	(1,770)	(309)	(25)	(108,345)		
管理開支 (-) Management expenses (-)	(93,670)	(415,609)	(2,177)	(154,888)	(57,602)	(74,584)	(92,846)	(28,570)	(14,323)	(82,554)	(7,078)	(19,284)	(3,318,934)		
未溢利利潤的變動 (+) Change in unearned profit (+)	(48,125)	37,544	(356)	(7,334)	1,873	3,964	(16,347)	(352,572)	2,810,457	5,025	197	1,867	2,619,514		
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	(200,502)	54,719	2,570	72,866	(14,281)	15,826	(40,505)	189,341	2,831,110	43,142	139	4,296	3,391,679		
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 (-)	293,118	354,136	3,302	53,937	(97,784)	44,241	(113,096)	341	(2,170)	4,246	697	21,315	1,359,558		
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	293,118	354,136	3,302	53,937	(97,784)	44,241	(113,096)	341	(2,170)	4,246	697	21,315	1,359,558		
本財政年度中申索負債的現時估計總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	13,365	16,867	(117)	(4,129)	4,796	(7,621)	(10,156)	11,750	-	(4,086)	114	1,134	(4,102)		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	105,981	425,721	5,755	122,675	(107,268)	52,445	(163,757)	201,432	2,828,940	43,302	949	26,745	4,747,134		

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	1,246,556	1,999,836	1,124	167,798	282,259	83,532	172,484	36,320	4,674	27,757	10,221	32,597	17,828,143	
	已償付申索淨額 Net claim paid	1,015,350	1,795,581	1,171	99,430	209,264	38,217	50,125	13,180	4,674	14,860	3,205	19,294	11,357,755	
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	3,191,720	4,041,951	53,917	1,633,489	322,620	440,912	750,170	11,378	-	132,807	37,264	77,295	25,914,032	
	已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,312,448	4,140,644	55,027	1,859,888	482,034	363,529	674,516	10,212	252	123,527	35,502	29,990	26,864,348	
	已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,303,747	3,353,930	33,833	1,116,158	81,935	203,892	339,318	9,464	0	45,011	2,005	23,345	15,017,580	
	已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,368,311	3,463,269	34,905	1,090,249	252,236	155,926	311,219	9,629	252	43,847	3,559	21,074	15,358,077	
本財政年度的已結數但未報申索準備金的變動 Changes in IBNR provision in current financial year															
	已結數但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,559,992	4,366,295	31,942	1,237,545	1,557,738	1,567,880	2,343,191	58,685	-	268,602	20,240	86,077	24,397,209	
	已結數但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	3,666,034	4,324,710	5,672	1,089,320	1,197,495	1,849,358	2,114,495	68,470	-	232,855	25,114	90,815	22,765,375	
	已結數但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	2,370,914	3,538,049	488	538,868	483,898	805,450	1,199,221	46,912	-	79,461	4,978	39,665	14,507,166	
	已結數但未報申索準備金的承前淨餘額 Net IBNR provision b/f	2,460,468	3,546,329	(1,207)	493,444	339,751	793,897	1,011,954	54,432	-	65,757	5,710	56,528	13,662,061	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至六月
January to June 2026
意外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

一般保險業務線 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 (+)	381,098	356,002	49,216	55,726	48,908	11,378	9,612	197,215	349	1,212,786	41,800	17,280	22,486	263,756	67,864
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(24,242)	(53,342)	(7,978)	(7,143)	(8,342)	(1,555)	(315)	(31,047)	(72)	(80,185)	(709)	(2,244)	(530)	(35,258)	(40,815)
財政年度分出的保費和佣金 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 (-)	(48,142)	(17,932)	(12,157)	(7,459)	(9,868)	(2,957)	(9,308)	(67,638)	(215)	(910,552)	(30,095)	(10,717)	(21,648)	(246,097)	(12,805)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	6,180	5,708	2,560	2,299	2,235	526	523	12,776	55	35,916	385	967	1,654	43,028	2,072
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)	91	401	36,983	11,862	43,359	3,700	578	1,005	38	644	38	195	598	3,217	14,317

一般保險業務線 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	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			
附2：本年度的淨計入虧損變動約總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																		
本財政年度中的溢利或虧損毛額 (+) Gross earned premium in current financial year (+)	348,489	361,950	44,110	48,199	43,092	10,069	8,615	152,533	343	464,561	40,800	13,868	15,604	240,775	66,820			
本財政年度中的總損失毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(23,112)	(53,333)	(7,847)	(7,241)	(9,576)	(1,748)	(313)	(29,446)	(82)	(40,937)	(1,049)	(2,197)	(757)	(35,574)	(43,433)			
與本意外年度相關的最終淨賠款毛額 (-) Gross ultimate claims, relating to current accident year (-)	(281,732)	(315,461)	(16,166)	(25,828)	(27,138)	(3,877)	(5,002)	(81,609)	(96)	(217,251)	(658)	(10,209)	(11,724)	(225,588)	(2,819)			
與本意外年度相關的淨計入的業務業績 Ceded business result, relating to current accident year	(4,234)	2,588	(5,041)	(414)	2,641	(1,413)	(3,066)	(15,740)	(104)	(146,012)	(28,639)	694	(996)	42,857	(5,790)			
本財政年度淨計入的溢利或虧損毛額 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(32,077)	(17,639)	(11,783)	(6,682)	(8,422)	(2,850)	(8,306)	(57,763)	(222)	(231,083)	(29,324)	(8,204)	(14,282)	(212,865)	(7,623)			
本財政年度中分派再保險的已賺佣金再保險淨收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	6,142	5,708	2,576	2,255	1,876	460	487	11,326	56	9,754	294	924	1,749	38,335	1,306			
與本意外年度淨計入的業務相關的最终淨賠款 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	21,701	14,520	4,166	4,013	9,187	977	4,753	30,697	63	75,316	391	7,974	11,537	217,387	527			
本財政年度中的已賺付開支 Expenses incurred in current financial year	(4,907)	(31,233)	(10,565)	(5,845)	(3,190)	(1,242)	(2,807)	(9,706)	(11)	(78,538)	(902)	(4,350)	(1,044)	(22,021)	(3,844)			
所有意外年度的中保費當中未分配的保賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(497)	(193)	(1,088)	(479)	(187)	(31)	(197)	(1,462)	4	(43,017)	33	(63)	71	(1,805)	(44)			
管理開支 (-) Management expenses (-)	(4,410)	(31,040)	(9,476)	(5,366)	(3,003)	(1,210)	(2,610)	(8,244)	(14)	(35,521)	(935)	(4,287)	(1,115)	(20,216)	(3,800)			
未減除利潤的變動 (+) Change in unearned profit (+)	(1,082)	(255)	2,789	1,721	1,448	328	25	(2,050)	(1)	(64,673)	(88)	140	81	(730)	431			
本財政年度中與本年度的相關淨承保業績在該年度業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	33,421	(35,745)	7,280	10,592	7,277	2,117	(2,547)	13,982	49	(82,849)	9,464	(2,055)	1,163	(281)	11,365			
本財政年度中與過往意外年度相關的最终淨賠款的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(1,154)	2,097	(2,255)	4,234	(2,721)	(1,250)	641	9,848	34	(5,644)	2,495	2,518	1,156	4,869	2,148			
本財政年度中與過往意外年度相關的淨承保業績在該年度業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(1,154)	2,097	(2,255)	4,234	(2,721)	(1,250)	641	9,848	34	(5,644)	2,495	2,518	1,156	4,869	2,148			
本財政年度中再保險的保單估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(886)	(31)	(785)	125	(480)	(10)	(518)	(11,840)	4	(27,856)	285	27	111	(25)	11			
未減除承保業績 - 扣除(虧損) Undiscounted Underwriting Results - Profit(Loss)	31,381	(33,679)	4,240	14,950	4,076	887	(2,424)	11,990	87	(116,349)	12,224	490	2,430	4,563	13,524			

一般保險業務線 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								
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		267,833	294,598	10,571	16,417	20,545	8,152	-	37,154	-	425,564	128	719	1,025	41,094	605			
已支付申索淨額 Net claim paid		246,323	281,013	8,535	14,574	16,341	4,095	-	13,659	-	142,173	110	112	9	5,221	561			
本財政年度中的已撥出未決申索準備金的變動 Changes in case outstanding provision in current financial year																			
已撥出未決申索準備金的結轉毛額 Gross case outstanding provision off		4,997	84,555	11,972	15,425	49,551	15,868	3,227	204,872	-	1,228,007	3,570	5,391	11,853	205,957	260			
已撥出未決申索準備金承前毛額 Gross case outstanding provision b/f		4,974	66,294	8,046	16,483	43,884	17,015	6,577	190,422	-	1,600,222	5,881	4,669	17,981	119,768	775			
已撥出未決申索準備金的結轉淨額 Net case outstanding provision off		4,991	80,332	10,452	14,660	32,775	9,597	3,227	101,285	-	501,698	1,180	1,463	1,120	5,367	91			
已撥出未決申索準備金承前淨額 Net case outstanding provision b/f		4,966	62,983	7,575	15,050	28,168	9,570	6,577	87,918	-	503,122	3,392	1,570	1,461	11,278	637			
本財政年度中的已撥出未決申索準備金中再保險準備金的變動 Changes in ENR provision in current financial year																			
已撥出未決申索準備金中再保險準備金的結轉毛額 Gross ENR provision off		89,307	5,458	15,115	28,508	47,030	3,135	54,046	133,218	105	248,392	776	6,227	6,639	141,359	5,709			
已撥出未決申索準備金中再保險準備金承前毛額 Gross ENR provision b/f		72,296	4,367	12,389	24,095	46,777	3,063	48,479	130,122	102	235,250	915	3,990	14,243	105,735	5,548			
已撥出未決申索準備金中再保險準備金的結轉淨額 Net ENR provision off		79,988	5,184	11,860	11,899	22,612	2,555	5,377	85,070	10	93,857	335	1,300	813	15,762	4,659			
已撥出未決申索準備金中再保險準備金承前淨額 Net ENR provision b/f		61,888	4,159	8,913	8,881	22,997	2,527	2,420	84,347	10	85,645	461	1,549	1,766	12,389	4,532			



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至六月
January to June 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

															(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														
	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				總額 Total	
			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 (+)	11,710	52,673	-	19,763	30,294	19,846	114,338	-	-	7,241	13,688	16,319	3,021,347		
與業務相關的佣金總額 (-) Gross commission, relating to business written (-)	(3,157)	(10,691)	-	(3,764)	(6,370)	(2,193)	(14,522)	-	-	(1,046)	(1,348)	(2,843)	(339,712)		
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 (-)	(284)	(6,143)	-	(10,702)	(17,782)	(17,482)	(84,736)	-	-	(5,045)	(13,223)	(9,613)	(1,572,598)		
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	27	857	-	2,604	4,806	2,964	15,567	-	-	1,514	2,549	771	148,541		
該年度在港承保的保單數目 (總計) Number of policies written in Hong Kong during the year (in unit)	829	2,854	-	6,558	188	380	1,566	-	-	35	43	154	129,633		

(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		
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 (+)	9,726	43,126	-	21,376	26,603	16,925	95,735	-	-	19,870	14,659	11,356	2,119,204	
本財政年度中的虧損開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(3,286)	(8,539)	-	(4,113)	(5,351)	(2,218)	(13,677)	-	-	(1,251)	(1,589)	(1,763)	(298,433)	
與本意外年度相關的溢利中未毛額 (-) Gross ultimate claims, relating to current accident year (-)	(2,580)	(22,109)	-	(8,215)	(11,468)	(6,101)	(41,482)	-	-	(4,303)	(3,145)	(2,361)	(1,326,921)	
與本意外年度相關的已分出的虧損結果 Ceded business result, relating to current accident year	(128)	(2,702)	-	(3,712)	(5,959)	(5,869)	(15,409)	-	-	(10,887)	(8,453)	(6,062)	(221,852)	
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(144)	(4,936)	-	(11,994)	(19,575)	(12,834)	(61,809)	-	-	(16,112)	(14,325)	(6,001)	(796,857)	
本財政年度中分出的溢利保費的已獲再保險佣金 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	14	645	-	2,602	4,541	2,749	10,292	-	-	1,412	2,745	397	108,645	
與本意外年度中分出的溢利保費有關的溢利中未毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	2	1,588	-	5,680	9,074	4,216	36,109	-	-	3,813	3,127	(458)	466,360	
本財政年度中計入的開支 Expenses incurred in current financial year	(207)	(6,157)	-	(3,294)	(6,726)	(1,996)	(17,534)	-	-	(2,972)	(999)	(1,626)	(221,716)	
所有意外年度中的溢利保費中未分配的溢利開支的變動 (-) Changes in UAE in claims liabilities for all accident years (-)	44	(369)	-	(186)	(4,106)	(87)	(311)	-	-	(45)	(1)	(37)	(54,055)	
管理開支 (-) Management expenses (-)	(251)	(5,788)	-	(3,109)	(2,621)	(1,909)	(17,223)	-	-	(2,927)	(998)	(1,588)	(167,661)	
未識別利潤的變動 (+) Change in unnamed profit (+)	526	11,237	-	793	2,847	293	(107)	-	-	(532)	152	1,598	(45,111)	
本財政年度中與本年年度相關的淨未貼現最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	4,052	14,856	-	2,834	(55)	1,035	7,526	-	-	(76)	624	1,142	5,172	
本財政年度中與過往年度相關的溢利中未毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	1,308	(1,697)	-	1,430	(19,528)	949	27,944	-	-	407	506	1,150	29,486	
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結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	1,308	(1,697)	-	1,430	(19,528)	949	27,944	-	-	407	506	1,150	29,486	
本財政年度中與溢利保費的溢利估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	92	(638)	-	(51)	(3,395)	(79)	3,511	-	-	(4)	70	(194)	(42,576)	
未貼現承保業務結果 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	5,452	12,521	-	4,214	(22,978)	1,905	38,980	-	-	327	1,200	2,098	(7,919)	

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		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				
			業主立案法團責任 Owners' Corporation Liability	其他 Others		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		
附註 5: 補充資訊 Table 5: 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	2,893	15,061	-	1,257	909	515	28,609	-	-	-	1,047	2,662	1,177,357	
已償付申索淨額 Net claim paid	1,863	14,443	-	416	523	4	2,818	-	-	-	9	1,270	754,073	
本財政年度中的已結轉未決申索淨額的變動 Changes in case outstanding provision in current financial year														
已結未決申索淨額中的結轉毛額額 Gross case outstanding provision of	2,514	39,624	-	7,442	115,394	33,678	174,610	-	-	-	1,549	682	2,220,999	
已結未決申索淨額中的結轉毛額額 Gross case outstanding provision b/f	6,189	31,738	-	7,418	101,754	31,654	179,436	-	-	-	3,701	699	2,465,581	
已結未決申索淨額中的結轉淨額額 Net case outstanding provision of	2,375	36,436	-	3,008	72,395	4,775	23,026	-	-	-	69	459	910,782	
已結未決申索淨額中的結轉淨額額 Net case outstanding provision b/f	3,460	29,405	-	2,593	58,733	4,665	33,214	-	-	-	88	559	876,986	
本財政年度中的已結轉但未報帳申索淨額的變動 Changes in IBNR provision in current financial year														
已結轉但未報帳申索淨額中的結轉毛額額 Gross IBNR provision of	3,711	22,371	-	24,739	121,429	44,224	175,744	-	-	19,263	3,990	4,446	1,204,942	
已結轉但未報帳申索淨額中的結轉毛額額 Gross IBNR provision b/f	3,244	22,317	-	21,240	116,061	35,290	168,884	-	-	9,889	4,125	3,025	1,091,448	
已結轉但未報帳申索淨額中的結轉淨額額 Net IBNR provision of	3,711	19,424	-	7,002	62,810	19,897	39,711	-	-	2,531	24	2,893	499,285	
已結轉但未報帳申索淨額中的結轉淨額額 Net IBNR provision b/f	3,244	19,802	-	6,848	47,549	15,763	75,248	-	-	2,121	502	697	474,258	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 (+)	2,150,725	58,028	25,097	1,011,408	397,679	2,801,072	70,453	652,733	35,794	25,755	402,303	7,631,045
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(284,190)	(15,526)	(2,694)	(117,950)	(90,374)	(407,685)	(14,086)	(137,057)	(8,464)	(5,004)	(83,896)	(1,166,926)
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 (-)	(996,068)	(39,307)	(25,827)	(363,250)	(292,102)	(2,209,608)	(14,927)	(397,346)	(7,784)	(5,151)	(277,054)	(4,628,426)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	135,078	12,553	2,557	21,307	78,671	462,091	6,683	89,451	2,069	1,416	78,753	890,627
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)												

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 (+)	1,776,831	67,145	24,687	603,813	288,286	2,788,397	42,491	577,720	55,032	2,343	333,361	6,560,105
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(291,213)	(19,549)	(1,806)	(71,319)	(82,241)	(435,826)	(9,027)	(124,914)	(18,600)	(1,695)	(71,950)	(1,128,140)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,398,415)	(33,358)	(10,708)	(181,262)	(132,351)	(1,380,937)	(19,601)	(313,594)	(13,529)	(1,501)	(68,081)	(3,553,336)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(4,491)	(12,616)	(11,713)	(241,249)	(38,044)	(630,895)	(1,127)	(70,358)	(6,001)	64	(108,535)	(1,124,966)
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(617,723)	(49,382)	(26,643)	(390,817)	(198,075)	(2,238,623)	(4,270)	(343,105)	(14,910)	(469)	(209,406)	(4,093,424)
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 (+)	135,398	16,436	1,961	10,199	72,642	448,887	1,519	71,590	5,171	222	48,777	812,803
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 (+)	477,835	20,330	12,968	139,370	87,389	1,158,842	1,624	201,157	3,738	310	52,093	2,155,655
本財政年度中的已承付開支 Expenses incurred in current financial year	(58,511)	(4,481)	117	(57,899)	(40,511)	(215,254)	(5,531)	(66,336)	(1,521)	(53)	(97,541)	(547,521)
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 (-)	(5,176)	260	252	(28,273)	429	(14,249)	273	1,329	(29)	(0)	(1,923)	(47,106)
管理開支 (-) Management expenses (-)	(53,334)	(4,741)	(135)	(29,627)	(40,941)	(201,005)	(5,804)	(67,665)	(1,493)	(53)	(95,618)	(500,415)
未溢期利潤的變動 (+) Change in unearned profit (+)	19,566	3,015	125	40,937	3,155	27,865	2,739	9,282	(5,242)	12,438	6,471	120,350
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	43,767	155	701	93,022	(1,706)	153,352	9,944	11,799	10,140	11,596	(6,276)	326,493
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 (-)	(51,902)	1,644	2,983	(4,929)	(10,876)	1,903	(778)	(64,008)	8,099	1,191	(12,882)	(129,555)
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	(51,902)	1,644	2,983	(4,929)	(10,876)	1,903	(778)	(64,008)	8,099	1,191	(12,882)	(129,555)
本財政年度中申索負債的現時估計總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(30,933)	127	988	(91)	(2,327)	7,095	308	(11,649)	(132)	1	(1,822)	(38,433)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(39,067)	1,926	4,672	88,002	(14,909)	162,350	9,474	(63,857)	18,107	12,788	(20,980)	158,505

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	1,058,373	32,234	1,877	142,113	136,739	1,141,632	19,759	134,856	2,198	-	70,105	2,739,885
已償付申索淨額 Net claim paid	660,689	9,738	1,429	58,538	24,747	227,795	17,663	60,286	315	-	24,097	1,085,297
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 c/f	469,073	109,001	12,125	1,057,021	803,423	5,779,938	74,039	2,639,975	3,240	-	349,233	11,297,068
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	184,938	96,665	13,536	1,008,426	783,363	5,975,922	77,650	2,310,745	3,272	-	343,134	10,797,652
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	433,687	63,977	4,312	247,872	254,790	1,078,891	58,662	537,500	1,937	-	104,047	2,785,674
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	163,852	62,325	5,714	249,822	241,646	1,133,535	62,119	465,195	1,170	-	110,325	2,495,702
本財政年度的已撥致但未報回申索準備金的變動 Changes in IBNR provision in current financial year												
已撥致但未報回申索準備金的結轉毛餘額 Gross IBNR provision c/f	906,238	152,319	38,106	399,224	389,277	3,670,829	84,632	1,719,558	41,736	3,001	249,314	7,654,234
已撥致但未報回申索準備金的承前毛餘額 Gross IBNR provision b/f	821,285	143,765	46,484	411,281	324,042	3,292,380	79,521	1,243,850	41,873	3,001	182,241	6,589,723
已撥致但未報回申索準備金的結轉淨餘額 Net IBNR provision c/f	790,215	84,490	10,504	157,997	160,275	946,892	71,787	746,093	36,413	2,382	96,742	3,103,789
已撥致但未報回申索準備金的承前淨餘額 Net IBNR provision b/f	747,962	84,372	16,119	154,103	110,973	901,205	67,491	593,932	35,802	2,382	84,796	2,799,137

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 (+)	7,688	-	-	496,030	3,357	148,440	15	67,584	-	-	5,536	728,650	8,359,695
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,516)	-	-	(20,312)	(767)	(39,307)	-	(13,638)	-	-	(1,286)	(76,827)	(1,243,752)
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 (-)	(2,656)	-	-	(401,368)	(1,311)	(27,820)	(1)	(32,584)	-	-	(2,200)	(467,941)	(5,096,366)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	999	-	-	3,316	238	6,093	-	7,556	-	-	722	18,923	909,550
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	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 (+)	4,765	-	-	179,935	9,321	177,773	9	91,844	-	-	16,638	480,285	7,040,390	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,318)	-	-	(10,068)	(1,886)	(32,716)	-	(16,093)	-	-	(3,224)	(65,305)	(1,193,444)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,125)	-	-	(69,505)	(3,340)	(137,057)	(4)	(25,532)	-	-	(2,533)	(239,095)	(3,792,431)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	275	-	-	(100,094)	(1,884)	51,269	(1)	(18,915)	-	-	(4,753)	(74,103)	(1,199,068)	
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,305)	-	-	(152,959)	(5,230)	(49,966)	(1)	(43,851)	-	-	(7,715)	(261,026)	(4,354,450)	
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 (+)	1,001	-	-	809	899	7,231	-	7,178	-	-	654	17,771	830,574	
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 (+)	579	-	-	52,056	2,447	94,004	-	17,758	-	-	2,308	169,152	2,324,807	
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,163)	-	-	(5,481)	116	(6,647)	(2)	(5,457)	-	-	196	(18,438)	(565,960)	
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 (-)	(21)	-	-	164	700	89	0	3,384	-	-	421	4,737	(42,369)	
管理開支 (-) Management expenses (-)	(1,142)	-	-	(5,645)	(585)	(6,736)	(2)	(8,841)	-	-	(224)	(23,175)	(523,590)	
未溢額利潤的變動 (+) Change in unearned profit (+)	561	-	-	11,534	(167)	(17,400)	3	(5,158)	-	-	(3,797)	(14,423)	105,927	
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	1,996	-	-	6,321	2,160	35,222	5	20,689	-	-	2,528	68,921	395,414	
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 (-)	9	-	232	16,047	11,123	53,056	92	57,609	-	-	7,929	146,096	16,541	
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	9	-	232	16,047	11,123	53,056	92	57,609	-	-	7,929	146,096	16,541	
本財政年度中申索負債的現時估計權限的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(62)	-	-	1,011	1,124	2,961	17	8,453	-	-	2,911	16,416	(22,017)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1,942	-	232	23,378	14,407	91,239	114	86,752	-	-	13,368	231,433	389,938	

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	-	-	18,803	412	7,041	-	58,170	-	-	9	84,439	2,824,324
已償付申索淨額 Net claim paid	3	-	-	4,293	166	(2,598)	-	17,767	-	-	7	19,639	1,104,936
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	-	-	-	309,388	94,769	116,574	743	169,562	-	-	3,670	694,707	11,991,775
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	11,542,549
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	-	-	25,223	52,216	84,651	743	88,596	-	-	164	251,594	3,037,268
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2	-	385	15,549	66,659	102,022	717	108,501	-	-	1,014	294,848	2,790,550
本財政年度的已撥發但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,679	-	-	122,540	37,743	46,103	440	260,605	-	-	3,733	474,844	8,129,077
已撥發但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	3,029	-	-	180,465	36,338	44,624	555	294,204	-	-	18,010	577,226	7,166,949
已撥發但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	2,411	-	-	19,009	21,467	25,891	440	135,437	-	-	309	204,964	3,308,753
已撥發但未報申索準備金的承前淨餘額 Net IBNR provision b/f	2,187	-	-	30,994	19,649	19,607	555	152,735	-	-	2,677	228,406	3,027,543



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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													
財政年度保險費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	881,724	20,175	2,593	105,197	321,945	469,251	57,418	113,273	35,794	25,755	43,438	2,076,563	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(113,130)	(6,042)	(720)	(3,647)	(71,232)	(69,942)	(12,655)	(15,701)	(8,464)	(5,004)	(7,085)	(313,620)	
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 (-)	(239,330)	(2,661)	(114)	(71,534)	(261,958)	(325,127)	(18,692)	(54,643)	(7,784)	(5,151)	(34,502)	(1,021,495)	
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	27,312	539	13	8,172	72,491	63,011	6,769	12,159	2,069	1,416	7,546	201,497	
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														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	788,297	17,722	1,569	40,012	230,361	402,425	38,630	110,647	55,032	2,343	40,368	1,727,405		
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(120,161)	(6,157)	(405)	1,994	(66,415)	(76,345)	(8,184)	(15,927)	(18,600)	(1,695)	(6,451)	(318,347)		
即本年意外年度相關的當前申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(621,505)	(12,844)	(285)	(7,036)	(112,217)	(446,234)	(17,982)	(60,903)	(13,529)	(1,501)	(15,045)	(1,309,080)		
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	(9,264)	(762)	(196)	(23,216)	(28,741)	18,746	(3,316)	(7,949)	(6,001)	64	(26,290)	(86,924)		
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(133,699)	(1,932)	(250)	(27,703)	(175,553)	(258,677)	(8,096)	(54,170)	(14,910)	(469)	(30,576)	(706,035)		
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 (+)	27,538	317	18	2,216	66,331	67,064	1,583	8,866	5,171	222	(5,345)	173,982		
即本年意外年度中分出的業務相關的當前申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	96,898	853	36	2,270	80,480	210,360	3,197	37,355	3,738	310	9,632	445,128		
本財政年度中的已支付開支 Expenses incurred in current financial year	(29,936)	(2,392)	(51)	(2,572)	(32,791)	(70,002)	(5,254)	(14,584)	(1,521)	(53)	(6,368)	(165,523)		
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 UL&L in claims liabilities for all accident years (-)	(1,799)	(45)	(43)	6,107	(1,124)	(9,884)	307	(1,512)	(29)	(0)	(347)	(8,368)		
管理開支 (-) Management expenses (-)	(28,137)	(2,346)	(8)	(8,678)	(31,667)	(60,119)	(5,561)	(13,072)	(1,493)	(53)	(6,021)	(157,155)		
未滿期利潤的變動 (+) Change in unearned profit (+)	13,262	1,671	(0)	7,423	5,344	3,132	3,951	2,370	(5,242)	12,438	7,200	51,548		
本財政年度中與本年意外年度相關的淨未貼現最佳估計合數業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	20,693	(2,762)	633	16,604	(4,459)	(168,277)	7,845	13,654	10,140	11,596	(6,586)	(100,921)		
本財政年度中與過往意外年度相關的當前申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(33,260)	1,824	(762)	(6,502)	(21,231)	106,037	(833)	2,814	8,099	1,191	(3,263)	54,114		
本財政年度中與過往年度相關的淨未貼現最佳估計合數業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(33,260)	1,824	(762)	(6,502)	(21,231)	106,037	(833)	2,814	8,099	1,191	(3,263)	54,114		
本財政年度中與本外年度相關的風險估計權利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(9,420)	11	(122)	(2,274)	(4,014)	(1,173)	373	2,296	(132)	1	997	(13,456)		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(21,987)	(928)	(251)	7,828	(29,703)	(63,413)	7,385	18,764	18,107	12,788	(8,852)	(60,263)		

		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	551,846	7,734	287	4,755	69,608	180,258	18,568	29,957	2,198	-	3,266	868,477	
已支付申索淨額 Net claim paid	463,449	6,720	(2)	2,692	17,510	33,874	16,363	22,666	315	-	1,797	565,383	
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對賬 Gross case outstanding provision c/f	254,044	91,731	10,359	77,557	551,592	1,263,282	67,938	397,927	3,240	-	44,171	2,761,841	
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	149,734	81,618	9,905	83,139	488,348	1,200,881	72,096	346,497	3,272	-	55,996	2,491,486	
已結未決申索準備金的結轉淨對賬 Net case outstanding provision c/f	251,747	58,187	3,643	32,179	112,865	293,482	52,740	203,457	1,937	-	6,468	1,016,703	
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	147,586	55,599	3,320	31,041	97,815	247,742	56,608	211,224	1,170	-	6,959	859,064	
本財政年度中的已結數但未撥歸申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未撥歸申索準備金的結轉毛對賬 Gross IBNR provision c/f	341,451	77,049	10,168	57,359	270,943	667,176	79,949	320,622	41,736	3,001	28,687	1,898,142	
已結數但未撥歸申索準備金的承前毛對賬 Gross IBNR provision b/f	355,910	65,983	9,869	48,716	242,291	553,096	76,550	298,143	41,873	3,001	27,655	1,723,086	
已結數但未撥歸申索準備金的結轉淨對賬 Net IBNR provision c/f	317,507	51,336	3,194	23,995	74,787	161,714	67,153	186,412	36,413	2,382	12,729	937,622	
已結數但未撥歸申索準備金的承前淨對賬 Net IBNR provision b/f	326,417	50,476	2,989	16,938	59,351	128,762	64,594	186,417	35,802	2,382	12,357	886,484	

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 (+)	-	-	-	-	260,147	1,932	9,063	-	9,385	-	-	477	281,003	2,357,566
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	(4,978)	(433)	(2,183)	-	(2,344)	-	-	(81)	(10,019)	(323,639)
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 (-)	-	-	-	-	(233,761)	(1,092)	(6,805)	-	(3,725)	-	-	(466)	(245,648)	(1,267,143)
再分出的業務和轉讓的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	-	58	207	814	-	993	-	-	135	2,206	203,703
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 (+)	-	-	-	-	58,172	6,525	5,356	-	15,377	-	-	462	85,891	1,813,297
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	-	(853)	(1,200)	(1,453)	-	(3,417)	-	-	(81)	(7,006)	(325,353)
與本意外年度相關的溢額中索賠毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	-	(77,009)	(3,337)	(3,144)	-	(3,416)	-	-	(194)	(87,101)	(1,396,181)
與本意外年度相關的淨分出的業務業績 Ceded business result, relating to current accident year	-	-	-	-	18,240	(1,603)	(1,522)	-	(2,895)	-	-	(126)	12,094	(74,830)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	-	-	(52,084)	(4,906)	(4,152)	-	(6,333)	-	-	(448)	(67,923)	(773,958)
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 (+)	-	-	-	-	30	856	630	-	1,125	-	-	128	2,768	176,750
與本意外年度分出的溢額有關的溢額中索賠毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	-	70,295	2,447	2,000	-	2,313	-	-	194	77,250	522,378
本財政年度中的已支付開支 Expenses incurred in current financial year	0	-	-	-	(2,031)	112	(2,416)	0	(3,506)	-	-	(28)	(7,869)	(173,392)
所有意外年度的申索負債表中未分配的淨賬開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	0	-	-	-	(961)	540	4	0	159	-	-	(2)	(259)	(8,628)
管理開支 (-) Management expenses (-)	-	-	-	-	(1,070)	(428)	(2,420)	-	(3,665)	-	-	(26)	(7,609)	(164,764)
未賺取利潤的變動 (+) Change in unearned profit (+)	-	-	-	-	2,254	(41)	233	(0)	(2,159)	-	-	5	291	51,839
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	0	-	-	-	(1,227)	455	(2,946)	0	(17)	-	-	36	(3,698)	(104,619)
本財政年度中與過往意外年度相關的溢額中索賠淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	11	-	-	-	105	2,791	615	81	5,327	-	-	0	8,931	63,045
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	11	-	-	-	105	2,791	615	81	5,327	-	-	0	8,931	63,045
本財政年度中與溢額負債表中未分配負債的淨時估計權限的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	2	-	-	-	58	306	34	15	628	-	-	(0)	1,042	(12,413)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	13	-	-	-	(1,064)	3,553	(2,297)	96	5,938	-	-	36	6,275	(53,987)

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	-	-	-	-	13,484	263	191	-	9	-	-	13,946	882,423
已償付申索淨額 Net claim paid	-	-	-	-	1,348	88	23	-	6	-	-	1,465	566,848
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數額 Gross case outstanding provision c/f	-	-	-	-	137,378	36,252	358	743	2,829	-	-	177,560	2,939,401
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	-	-	-	-	96,344	51,223	1,281	717	4,018	-	-	153,583	2,645,069
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f	-	-	-	-	12,670	12,806	24	743	1,896	-	-	28,139	1,044,843
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	-	-	-	-	9,049	16,527	359	717	3,024	-	-	29,676	888,739
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數額 Gross IBNR provision c/f	36	-	-	-	70,846	29,778	1,573	374	33,197	-	-	194	135,998
已撥款但未報賠申索準備金的承前毛數額 Gross IBNR provision b/f	46	-	-	-	51,944	28,795	698	482	41,581	-	-	79	123,625
已撥款但未報賠申索準備金的結轉淨數額 Net IBNR provision c/f	36	-	-	-	5,278	16,543	102	374	18,358	-	-	0	40,691
已撥款但未報賠申索準備金的承前淨數額 Net IBNR provision b/f	46	-	-	-	4,486	14,832	67	482	26,399	-	-	4	46,317



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 (+)	1,269,000	37,853	22,504	906,211	75,734	2,331,821	13,035	539,460	-	-	358,864	5,554,482	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(171,060)	(9,485)	(1,975)	(114,303)	(19,142)	(337,742)	(1,431)	(121,357)	-	-	(76,811)	(853,306)	
財政年度分出的保費暫分回再保險的佣金 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 (-)	(756,738)	(36,647)	(25,713)	(291,716)	(30,144)	(1,884,482)	3,765	(342,703)	-	-	(242,552)	(3,606,930)	
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	107,766	12,013	2,543	13,135	6,179	399,080	(86)	77,292	-	-	71,207	689,130	
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														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	988,534	49,423	23,118	563,801	57,924	2,385,972	3,862	467,073	-	-	292,993	4,832,700		
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(171,052)	(13,391)	(1,401)	(73,312)	(15,826)	(359,481)	(843)	(108,987)	-	-	(65,500)	(809,793)		
即本年意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(776,911)	(20,514)	(10,423)	(174,225)	(20,134)	(934,703)	(1,619)	(252,691)	-	-	(53,036)	(2,244,256)		
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	4,773	(11,855)	(11,518)	(218,032)	(9,303)	(649,641)	2,188	(62,409)	-	-	(82,246)	(1,038,042)		
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(484,024)	(47,450)	(26,393)	(363,115)	(22,523)	(1,979,946)	3,826	(288,935)	-	-	(178,830)	(3,387,389)		
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 (+)	107,860	16,119	1,943	7,982	6,311	381,823	(65)	62,724	-	-	54,123	638,820		
即本年意外年度中分出的業務相關的溢利申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	380,937	19,477	12,932	137,100	6,909	948,482	(1,574)	163,802	-	-	42,462	1,710,527		
本財政年度中的已承擔開支 Expenses incurred in current financial year	(28,575)	(2,090)	168	(55,328)	(7,720)	(145,251)	(277)	(51,752)	-	-	(91,173)	(381,998)		
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 (+)	(3,377)	305	295	(34,379)	1,554	(4,365)	(34)	2,841	-	-	(1,576)	(38,738)		
管理開支 (-) Management expenses (-)	(25,198)	(2,395)	(127)	(20,948)	(9,274)	(140,886)	(243)	(54,593)	-	-	(89,597)	(343,260)		
未滿期利潤的變動 (+) Change in unearned profit (+)	6,304	1,344	125	33,514	(2,189)	24,733	(1,213)	6,912	-	-	(729)	68,802		
本財政年度中與本年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	23,074	2,917	69	76,418	2,752	321,629	2,098	(1,854)	-	-	310	427,414		
本財政年度中與過往意外年度相關的溢利申索毛額的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(18,642)	(179)	3,745	1,572	10,355	(104,135)	55	(66,821)	-	-	(9,619)	(183,668)		
本財政年度中與過往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 prior year	(18,642)	(179)	3,745	1,572	10,355	(104,135)	55	(66,821)	-	-	(9,619)	(183,668)		
本財政年度中與未貼現的溢利估計相關的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(21,512)	116	1,109	2,183	1,687	8,268	(65)	(13,945)	-	-	(2,819)	(24,977)		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(17,080)	2,854	4,923	80,174	14,794	225,763	2,089	(82,621)	-	-	(12,128)	218,768		

		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	506,527	24,499	1,590	137,358	67,131	961,374	1,190	104,899	-	-	66,838	1,871,408	
已支付申索淨額 Net claim paid	197,241	3,018	1,432	55,846	7,237	193,921	1,300	37,620	-	-	22,300	519,914	
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	215,029	17,270	1,766	979,463	251,831	4,516,656	6,100	2,242,049	-	-	305,062	8,535,227	
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	35,204	15,048	3,631	925,287	295,015	4,775,041	5,554	1,964,248	-	-	287,138	8,306,166	
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f	181,940	5,790	670	215,693	141,925	785,410	5,922	334,043	-	-	97,579	1,768,971	
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	16,267	6,726	2,394	218,780	143,831	885,792	5,511	253,971	-	-	103,366	1,636,638	
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	564,786	75,270	27,937	341,864	118,334	3,003,653	4,683	1,398,937	-	-	220,627	5,756,092	
已結數但未報賬申索準備金的承前毛數額 Gross IBNR provision b/f	465,375	77,783	36,615	362,565	81,752	2,739,284	2,971	945,707	-	-	154,586	4,866,637	
已結數但未報賬申索準備金的結轉淨數額 Net IBNR provision c/f	472,708	33,154	7,311	134,002	85,488	785,178	4,634	559,681	-	-	84,013	2,166,167	
已結數但未報賬申索準備金的承前淨數額 Net IBNR provision b/f	421,545	33,896	13,131	137,165	51,622	772,443	2,897	407,515	-	-	72,439	1,912,652	

一般保險業務線 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 (+)	7,688	-	-	235,883	1,425	139,377	15	58,199	-	-	5,059	447,647	6,002,129
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,516)	-	-	(15,334)	(334)	(37,125)	-	(11,294)	-	-	(1,205)	(66,807)	(920,113)
財政年度分出的保費和分回再保險的佣金 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 (-)	(2,656)	-	-	(167,608)	(219)	(21,215)	(1)	(28,859)	-	-	(1,734)	(222,293)	(3,829,223)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	999	-	-	3,258	31	5,280	-	6,562	-	-	587	16,716	705,846
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 - 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：本年度淨計入貼現變動的總承保利潤 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 (+)	4,765	-	-	121,763	2,796	172,417	9	76,467	-	-	16,177	394,393	5,227,093		
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,318)	-	-	(9,215)	(685)	(31,263)	-	(12,675)	-	-	(3,142)	(58,299)	(868,091)		
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,125)	-	-	7,504	(3)	(133,912)	(4)	(22,115)	-	-	(2,339)	(151,994)	(2,396,250)		
與本意外年度相關的淨分出的業務業績 Ceded business result, relating to current accident year	275	-	-	(118,334)	(281)	52,790	(1)	(16,020)	-	-	(4,627)	(86,197)	(1,124,239)		
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,305)	-	-	(100,875)	(324)	(45,814)	(1)	(37,518)	-	-	(7,268)	(193,103)	(3,580,492)		
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 (+)	1,001	-	-	779	43	6,601	-	6,054	-	-	526	15,004	653,824		
與本意外年度相關的淨分出的業務業績 - 最終申索 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	579	-	-	(18,239)	(0)	92,003	-	15,444	-	-	2,115	91,903	1,802,430		
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,163)	-	-	(3,451)	4	(4,231)	(2)	(1,951)	-	-	225	(10,570)	(392,568)		
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 (-)	(21)	-	-	1,125	160	85	0	3,225	-	-	423	4,997	(33,741)		
管理開支 (-) Management expenses (-)	(1,142)	-	-	(4,575)	(156)	(4,316)	(2)	(5,176)	-	-	(198)	(15,566)	(358,827)		
未滿期利潤的變動 (+) Change in unearned profit (+)	561	-	-	9,280	(126)	(17,633)	3	(2,999)	-	-	(3,801)	(14,714)	54,088		
本財政年度中與本年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	1,996	-	-	7,548	1,705	38,168	5	20,706	-	-	2,492	72,619	500,033		
本財政年度中與過往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 (-)	(2)	-	232	15,941	8,331	52,440	11	52,282	-	-	7,929	137,165	(46,504)		
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)	-	232	15,941	8,331	52,440	11	52,282	-	-	7,929	137,165	(46,504)		
本財政年度中申索負債的風險估計負債變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(64)	-	-	953	818	2,928	2	7,825	-	-	2,911	15,373	(9,604)		
未貼現淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1,930	-	232	24,442	10,854	93,536	18	80,814	-	-	13,332	225,157	443,926		

一般保險業務線 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													
本財政年度中的已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	4	-	-	5,319	149	6,851	-	58,161	-	-	9	70,493	1,941,901
已支付申索淨額 Net claim paid	3	-	-	2,945	78	(2,620)	-	17,761	-	-	7	18,174	538,088
本財政年度的已撥充申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥充申索準備金的結轉毛額 Gross case outstanding provision c/f	-	-	-	172,010	58,517	116,217	-	166,733	-	-	3,670	517,147	9,052,373
已撥充申索準備金的承前毛額 Gross case outstanding provision b/f	2	-	385	135,954	69,126	186,368	-	196,682	-	-	2,797	591,314	8,897,481
已撥充申索準備金的結轉淨額 Net case outstanding provision c/f	-	-	-	12,553	39,410	84,627	-	86,700	-	-	164	223,455	1,992,426
已撥充申索準備金的承前淨額 Net case outstanding provision b/f	2	-	385	6,500	50,132	101,663	-	105,477	-	-	1,014	265,172	1,901,810
本財政年度的已撥充申索準備金中溢利準備金的變動 Changes in IBNR provision in current financial year													
已撥充申索準備金中溢利準備金的結轉毛額 Gross IBNR provision c/f	3,643	-	-	51,694	7,965	44,530	66	227,408	-	-	3,539	338,845	6,094,937
已撥充申索準備金中溢利準備金的承前毛額 Gross IBNR provision b/f	2,983	-	-	128,520	7,543	43,926	73	252,624	-	-	17,931	453,600	5,320,238
已撥充申索準備金中溢利準備金的結轉淨額 Net IBNR provision c/f	2,376	-	-	13,731	4,924	25,788	66	117,080	-	-	308	164,273	2,330,440
已撥充申索準備金中溢利準備金的承前淨額 Net IBNR provision b/f	2,141	-	-	26,508	4,818	19,540	73	126,336	-	-	2,673	182,089	2,094,741

(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 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	28,147	13,421	-	17,249	6,219	737,402	4,470	64,753	635	5,227	4,946	882,469	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(7,933)	(1,896)	-	(4,568)	(1,372)	(134,601)	(568)	(15,810)	(234)	(1,594)	(1,551)	(170,128)	
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 (-)	(7,786)	(6,392)	-	(8,859)	(3,655)	(442,267)	(1,169)	(27,416)	-	-	(1,196)	(498,739)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,681	1,365	-	1,721	965	113,823	213	7,242	-	-	56	127,067	
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		
附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 (+)		40,646	17,121	6,068	3,222	3,898	620,341	1,886	52,853	-	-	6,103	752,137
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 (-)		(3,777)	(819)	-	(633)	(853)	(108,285)	(344)	(13,888)	(10)	(80)	(1,535)	(130,225)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)		(9,720)	(6,659)	(131)	(21,090)	(2,946)	(504,159)	(736)	(79,752)	-	-	(1,952)	(627,144)
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		(7,674)	(2,915)	(4,055)	7,115	17	(52,671)	(407)	991	-	-	(769)	(60,368)
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 (+)		(12,787)	(4,006)	(4,068)	(2,416)	(1,795)	(370,222)	(581)	(22,676)	-	-	(892)	(419,442)
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 (+)		3,194	461	-	731	657	82,075	95	6,320	-	-	54	93,587
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 (+)		1,918	629	13	8,800	1,155	235,476	79	17,346	-	-	70	265,487
本財政年度中的已支付開支 Expenses incurred in current financial year		(1,563)	(189)	(207)	(280)	(317)	(37,106)	(257)	(5,366)	43	(312)	(133)	(45,687)
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 (-)		41	649	(0)	83	48	248	86	(2,263)	10	63	33	(1,002)
管理開支 (-) Management expenses (-)		(1,394)	(718)	(207)	(482)	(335)	(41,125)	(361)	(3,966)	(42)	(346)	(249)	(49,226)
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 (-)		(209)	(119)	-	119	(30)	3,771	18	863	75	(29)	83	4,541
已賺取但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)		(97)	(37)	-	(381)	(13)	(5,882)	2	1,143	-	-	(298)	(5,564)
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		17,814	6,501	1,676	(12,047)	(214)	(87,762)	144	(44,019)	33	(392)	1,416	(116,851)
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 (+)		(26,799)	284	(2,718)	(906)	473	145,639	1,972	8,165	635	5,227	(512)	131,461
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 (-)		2,469	198	-	155	181	(9,510)	(151)	(1,127)	(234)	(1,594)	(199)	(9,814)
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 (-)		4,596	16,501	(79)	(6,424)	(1,575)	(154,388)	(2,008)	(96,847)	64	1,125	18,554	(220,481)
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		(19,733)	16,983	(2,797)	(7,175)	(921)	(18,260)	(186)	(89,809)	464	4,757	17,843	(98,833)
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 (-)		(51)	1,393	(4)	78	127	3,829	(702)	(5,531)	58	126	1,684	1,007
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		(1,971)	24,877	(1,125)	(19,144)	(1,008)	(102,192)	(744)	(139,359)	556	4,491	20,943	(214,677)

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3：補充資訊 Table 3 :Supplementary information												
本財政年度中已支付申索總額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	16,530	4,920	-	6,943	2,395	234,259	3,723	22,779	365	61	763	292,738
已支付申索淨額 Net claim paid	14,320	3,625	(0)	6,452	2,459	151,219	3,029	22,299	365	61	770	204,600
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	7,372	34,009	142	31,801	13,517	1,776,108	11,871	402,281	114	-	3,045	2,280,261
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	6,934	36,621	141	37,332	13,411	1,660,412	11,835	418,633	114	-	3,263	2,188,696
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	6,699	33,750	142	22,270	12,940	1,259,050	10,186	377,888	114	-	3,035	1,726,073
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	6,425	36,436	141	26,259	12,820	1,260,457	10,467	377,225	114	-	3,254	1,733,597
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 c/f	13,909	25,119	312	52,679	8,711	1,276,489	10,336	459,444	(13)	-	24,020	1,871,007
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	11,527	40,309	210	41,956	9,533	1,211,368	11,308	371,282	181	1,283	41,538	1,740,496
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision c/f	11,303	23,987	298	34,510	5,862	843,283	9,995	417,344	(13)	-	23,852	1,370,420
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	10,595	39,361	215	29,661	7,906	762,129	10,278	321,397	180	1,277	41,533	1,224,531

(港幣千元) (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 - 未減除轉分保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	6,688,475	2,875,314	59,884	307,752	359,836	8,185,567	451,850	2,466,043	69,909	-	1,374,489	22,839,119	23,721,587	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,807,603)	(821,393)	(7,094)	(76,412)	(89,018)	(1,828,494)	(71,250)	(680,780)	(36,709)	-	(351,544)	(5,770,297)	(5,940,425)	
財政年度轉分出的保費與再保險佣金 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 (-)	(1,234,199)	(360,203)	(35,907)	(83,099)	(71,152)	(2,692,476)	(56,052)	(194,496)	(3,210)	-	(467,937)	(5,198,732)	(5,697,471)	
再轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	444,525	121,345	3,108	22,473	19,595	564,523	13,543	53,282	1,328	-	166,801	1,410,522	1,537,589	
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)

一般保險業務線 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 (+)	4,709,586	2,760,322	54,798	397,007	419,288	10,294,687	650,130	1,575,716	51,979	-	1,200,235	22,113,748	22,865,885	
與本承保年度相關的最終獲取原文毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,401,358)	(577,854)	(7,827)	(108,344)	(84,688)	(2,066,485)	(97,766)	(413,000)	(11,258)	-	(298,017)	(5,066,598)	(5,196,823)	
與本承保年度相關的最終中業毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,081,613)	(1,876,117)	(40,260)	(273,300)	(845,661)	(6,410,775)	(273,170)	(959,381)	(10,071)	-	(387,105)	(14,157,455)	(14,784,599)	
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	(49,248)	(4,246)	(5,293)	6,257	(19,344)	(888,973)	(8,644)	(23,828)	(2,628)	-	(182,485)	(1,178,433)	(1,238,801)	
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 (-)	(1,068,686)	(426,014)	(33,705)	(102,558)	(71,650)	(2,851,723)	(54,579)	(137,050)	(7,944)	-	(286,159)	(5,040,068)	(5,459,511)	
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 (+)	384,935	140,321	2,870	29,817	23,457	653,074	9,081	44,945	3,789	-	76,193	1,368,483	1,462,070	
與本承保年度轉分出的業務相關的最终中業毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	634,504	281,447	25,541	78,997	28,850	1,309,676	36,853	68,277	1,527	-	27,481	2,493,153	2,758,640	
本財政年度中的已淨付開支 Expenses incurred in current financial year	(228,585)	(126,200)	(1,542)	(20,203)	(16,100)	(540,916)	(32,398)	(81,382)	(4,205)	-	(112,307)	(1,163,839)	(1,209,525)	
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 (-)	(9,306)	(1,239)	(171)	(1,536)	(1,529)	5,436	(1,260)	32,104	(1,772)	-	(4,829)	15,898	14,896	
管理開支 (-) Management expenses (-)	(207,282)	(106,102)	(294)	(14,507)	(16,231)	(392,099)	(28,680)	(111,052)	(5,034)	-	(168,648)	(1,049,930)	(1,099,156)	
本年度和過往承保年度的未滿期部分的本年開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(11,998)	(18,859)	(1,077)	(4,160)	1,661	(154,254)	(2,458)	(2,434)	2,602	-	61,170	(129,807)	(125,266)	
已歸定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	5,989	(18,812)	0	246	820	(131,704)	(6,498)	62,476	445	-	19,835	(67,203)	(72,767)	
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	(45,229)	157,092	(126)	1,663	(545,685)	255,834	231,653	160,602	24,261	-	240,156	480,220	363,370	
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 (+)	1,955,548	275,344	3,925	44,296	139,627	396,887	(22,568)	944,543	34,072	-	(11,414)	3,760,261	3,891,722	
本財政年度中與過往承保年度相關的最终淨再保險開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(484,160)	(259,189)	(504)	(10,657)	(47,485)	(220,190)	(5,421)	(293,742)	(37,100)	-	25,557	(1,332,891)	(1,342,705)	
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 (-)	(1,506,816)	(22,429)	(10,451)	(25,696)	(111,578)	642,713	(31,609)	(546,853)	12,308	-	(63,156)	(1,663,567)	(1,884,048)	
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	(35,428)	(6,274)	(7,030)	7,943	(19,435)	819,409	(59,597)	103,948	9,280	-	(49,013)	763,803	664,969	
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 (-)	(89,657)	(16,579)	(1,984)	(15,218)	(21,003)	(125,386)	(21,598)	(35,682)	(9,973)	-	(19,117)	(356,198)	(355,192)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(170,313)	134,239	(9,140)	(5,612)	(586,124)	949,856	150,457	228,868	23,568	-	172,026	887,824	673,147	

一般保險業務線 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3：補充資訊 Table 3 :Supplementary information														
本財政年度中的已履行申索額 Claims paid in current financial year														
已履行申索毛額 Gross claim paid	3,089,609	1,130,168		11,542	97,830	326,503	3,022,437	108,200	941,428	1,686	-	419,983	9,149,385	9,442,123
已履行申索淨額 Net claim paid	2,649,221	1,103,668		10,510	84,468	194,448	2,399,745	106,014	815,294	1,574	-	341,883	7,706,825	7,911,424
本財政年度約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	1,389,099	3,141,270		28,107	385,381	558,184	11,066,827	880,392	2,766,578	9,486	-	965,420	21,190,743	23,471,004
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	1,164,243	2,907,899		26,544	376,827	595,679	11,036,482	856,288	2,543,039	7,723	-	917,734	20,432,458	22,621,154
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	1,214,779	3,020,615		25,301	325,947	515,482	7,990,968	841,386	2,599,076	5,895	-	540,879	17,080,328	18,806,401
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	1,005,426	2,810,093		24,476	317,177	557,031	8,031,629	826,105	2,391,155	5,308	-	528,670	16,497,069	18,230,666
本財政年度約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	5,688,513	2,878,422		34,410	568,414	742,527	8,302,582	1,013,940	7,341,963	248,083	-	1,646,120	28,464,974	30,335,981
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	4,883,185	2,882,491		27,248	388,714	564,087	8,471,704	878,854	6,922,069	255,686	-	1,660,309	26,934,345	28,674,841
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	4,693,803	2,616,944		32,225	410,834	625,141	6,299,264	933,973	6,949,624	247,682	-	1,357,410	24,166,900	25,537,320
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	3,981,187	2,676,180		25,554	344,649	475,405	6,392,264	811,821	6,672,385	255,401	-	1,320,671	22,955,518	24,180,050

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至六月
January to June 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 - 未減除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	28,147	13,098	-	17,249	6,229	680,017	3,766	48,111	635	5,227	4,440	806,918
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(7,933)	(1,896)	-	(4,568)	(1,375)	(130,058)	(449)	(14,214)	(234)	(1,594)	(1,523)	(163,844)
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 retrocessionaires (-)	(7,786)	(6,143)	-	(8,859)	(3,663)	(403,312)	(816)	(22,433)	-	-	(1,196)	(454,207)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,681	1,338	-	1,721	968	104,995	120	6,042	-	-	56	116,922
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		
附註：本年度未計入貼現變動的结果保險業績 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 (+)	40,646	16,771	6,068	3,222	3,898	580,587	1,182	42,844	-	-	5,597	700,815
與本承保年度相關的最終最高開支總額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(3,777)	(819)	-	(633)	(853)	(104,784)	(225)	(12,802)	(10)	(80)	(1,507)	(125,491)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(9,720)	(6,446)	(131)	(21,090)	(2,946)	(487,037)	(565)	(72,178)	-	-	(1,648)	(601,761)
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	(7,674)	(2,823)	(4,055)	7,115	17	(40,136)	(177)	2,960	-	-	(769)	(45,541)
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 (-)	(12,787)	(3,744)	(4,068)	(2,416)	(1,795)	(341,387)	(236)	(18,485)	-	-	(892)	(385,811)
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 (+)	3,194	452	-	731	657	76,358	12	5,526	-	-	54	86,984
與本承保年度轉分出的業務相關的最近申索毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	1,918	469	13	8,800	1,155	224,893	47	15,919	-	-	70	253,286
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,563)	(210)	(207)	(280)	(318)	(35,344)	(110)	(3,787)	43	(312)	(117)	(42,205)
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 (-)	41	608	(0)	83	48	(2,098)	82	(2,094)	10	63	27	(3,231)
管理開支 (-) Management expenses (-)	(1,394)	(702)	(207)	(482)	(336)	(36,115)	(212)	(1,911)	(42)	(346)	(228)	(41,975)
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 (-)	(209)	(116)	-	119	(30)	2,868	20	218	75	(29)	84	3,000
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 (+)	(97)	-	(381)	-	(13)	(5,882)	2	1,215	-	-	(298)	(5,492)
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	17,814	6,436	1,676	(12,047)	(215)	(92,596)	108	(41,748)	33	(392)	1,258	(119,674)
本財政年度中與過往承保年度相關的最近淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(26,799)	310	(2,718)	(906)	483	131,665	1,972	2,484	635	5,227	(512)	111,841
本財政年度中與過往承保年度相關的最近淨最高開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	2,469	198	-	155	178	(9,645)	(158)	(1,040)	(234)	(1,594)	(199)	(9,871)
本財政年度中與過往承保年度相關的最近申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	4,587	14,495	(78)	(6,424)	(1,586)	(177,283)	(2,311)	(91,247)	64	1,125	16,769	(241,890)
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	(19,743)	15,002	(2,797)	(7,175)	(925)	(55,263)	(497)	(89,803)	464	4,757	16,058	(139,920)
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 (-)	(52)	1,274	(4)	78	126	(1,983)	140	(5,971)	58	126	1,506	(4,702)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(1,982)	22,712	(1,125)	(19,144)	(1,013)	(149,842)	(249)	(137,522)	556	4,491	18,822	(264,296)

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	16,530	4,784	-	6,943	2,395	195,842	3,723	20,557	365	61	763	251,964
已支付申索淨額 Net claim paid	14,320	3,490	(0)	6,452	2,459	136,060	3,029	20,284	365	61	770	187,290
本財政年度前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	7,216	28,007	142	31,801	13,517	1,444,599	11,871	220,430	114	-	3,013	1,760,711
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	6,770	28,701	141	37,332	13,411	1,284,836	11,835	233,355	114	-	3,232	1,619,726
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision of	6,543	27,972	142	22,270	12,940	1,034,985	10,186	210,503	114	-	3,003	1,328,657
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	6,260	28,683	141	26,259	12,820	1,002,467	10,467	205,222	114	-	3,223	1,295,656
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餘額 Gross IBNR provision of	13,422	24,053	300	52,679	8,700	1,219,647	3,181	280,880	(13)	-	19,251	1,622,100
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	10,958	39,133	199	41,956	9,510	1,055,058	3,950	210,941	181	1,283	35,235	1,408,403
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision of	10,918	23,274	286	34,510	5,851	799,670	3,152	254,531	(13)	-	19,083	1,151,261
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	10,138	38,513	203	29,661	7,884	707,254	3,200	174,805	180	1,277	35,229	1,008,345



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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													
財政年度保費收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	324	-	-	(10)	57,385	704	16,642	-	-	506	75,551	882,469
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	3	(4,543)	(119)	(1,596)	-	-	(28)	(6,284)	(170,128)
財政年度轉分出的保費扣減轉分出的保費的佣金 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 (-)	-	(249)	-	-	8	(38,955)	(353)	(4,984)	-	-	-	(44,532)	(498,739)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	27	-	-	(3)	8,828	93	1,200	-	-	-	10,145	127,067
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)													

(單位千元)
(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 (+)	-	349	-	-	-	39,754	704	10,008	-	-	506	51,322	752,137	
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 (-)	-	-	-	-	-	(3,501)	(119)	(1,086)	-	-	(28)	(4,734)	(130,225)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(213)	-	-	-	(17,121)	(172)	(7,574)	-	-	(303)	(25,383)	(627,144)	
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	-	(93)	-	-	-	(12,535)	(231)	(1,969)	-	-	-	(14,828)	(60,368)	
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 (-)	-	(262)	-	-	-	(28,834)	(345)	(4,191)	-	-	-	(33,632)	(419,442)	
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 (+)	-	10	-	-	-	5,716	83	794	-	-	-	6,603	93,587	
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 (+)	-	160	-	-	-	10,583	31	1,428	-	-	-	12,202	265,487	
本財政年度中已淨付開支 Expenses incurred in current financial year	-	21	(0)	-	1	(1,762)	(147)	(1,579)	-	-	(16)	(3,482)	(45,687)	
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 (-)	-	42	(0)	-	0	2,345	4	(170)	-	-	7	2,229	(1,002)	
管理開支 (-) Management expenses (-)	-	(17)	-	-	1	(5,010)	(149)	(2,055)	-	-	(21)	(7,251)	(49,226)	
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 (-)	-	(4)	-	-	-	902	(2)	646	-	-	(1)	1,541	4,541	
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)	(72)	-	-	-	(72)	(5,564)	
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	-	65	(0)	-	1	4,835	35	(2,271)	-	-	158	2,823	(116,851)	
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 (+)	-	(25)	-	-	(10)	13,974	1	5,681	-	-	-	19,620	131,461	
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	135	7	(87)	-	-	-	57	(9,814)	
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 (-)	9	2,006	(0)	-	11	22,894	304	(5,600)	-	-	1,784	21,410	(220,481)	
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	9	1,981	(0)	-	4	37,003	312	(7)	-	-	1,784	41,087	(98,833)	
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 (-)	1	120	(0)	-	1	5,812	(843)	440	-	-	178	5,709	1,007	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	10	2,165	(0)	-	6	47,650	(496)	(1,837)	-	-	2,121	49,619	(214,677)	

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	-	-	-	38,417	-	2,222	-	-	-	40,774	292,738
已履行申索淨額 Net claim paid	-	135	-	-	-	15,159	-	2,015	-	-	-	17,310	204,600
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	156	6,001	-	-	-	331,510	-	181,850	-	-	32	519,550	2,280,261
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	2,188,696
已結未決申索準備金的結轉淨額 Net case outstanding provision off	156	5,778	-	-	-	224,065	-	167,385	-	-	32	397,416	1,726,073
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	1,733,597
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	487	1,066	12	(0)	11	56,843	7,155	178,564	-	-	4,769	248,907	1,871,007
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	156,310	7,359	160,341	-	-	6,303	332,093	1,740,496
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	385	712	12	(0)	11	43,613	6,844	162,813	-	-	4,769	219,159	1,370,420
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	54,874	7,078	146,592	-	-	6,303	216,186	1,224,531

比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore															(港幣千元) (HK\$'000)
一般保險業務 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 (+)	5,845	8,023	-	2,628	297	123,521	3,227	23,007	635	5,227	2,749	175,159			
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(564)	(733)	-	(725)	(68)	(31,228)	(347)	(8,450)	(234)	(1,594)	(684)	(44,628)			
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 (-)	(3,162)	(2,330)	-	(791)	(110)	(93,589)	(783)	(8,688)	-	-	(1,155)	(110,609)			
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	119	75	-	9	8	16,889	120	2,223	-	-	47	19,490			
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)															

		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2：本年度未計入貼現變動的再保業績 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 (+)	37,480	15,597	2,659	-	1,605	135,913	312	20,583	-	-	3,753	217,902	
與本保單年度相關的最終最高應支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(2,890)	(677)	-	(0)	(194)	(29,738)	(79)	(7,331)	(10)	(80)	(958)	(41,956)	
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(8,644)	(5,841)	(131)	(12,401)	(1,685)	(161,763)	(88)	(50,411)	-	-	(365)	(241,329)	
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	(3,823)	(2,676)	(646)	5,063	(23)	26,510	(40)	4,495	-	-	(729)	28,131	
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 (-)	(6,090)	(3,485)	(658)	-	(281)	(56,645)	(56)	(6,495)	-	-	(806)	(74,517)	
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 (+)	1,137	419	-	-	64	13,135	12	2,017	-	-	50	16,833	
與本保單年度轉分出的業務相關的最近申索毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	1,131	391	13	5,063	193	70,021	4	8,973	-	-	26	85,814	
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,599)	(250)	(91)	169	(80)	(6,275)	(49)	(2,707)	43	(312)	(143)	(11,292)	
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 (-)	(47)	525	(0)	55	(18)	154	87	(1,845)	10	63	(41)	(1,058)	
管理開支 (-) Management expenses (-)	(1,311)	(665)	(91)	3	(59)	(6,514)	(165)	(1,170)	(42)	(346)	(149)	(10,508)	
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 (-)	(242)	(110)	-	111	(3)	85	29	308	75	(29)	48	273	
已賺取但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	(96)	(36)	-	(298)	(8)	(3,075)	-	(446)	-	-	(294)	(4,252)	
本財政年度中與本保單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	20,428	6,118	1,792	(7,467)	(384)	(38,428)	56	(35,817)	33	(392)	1,264	(52,797)	
本財政年度中與過往承保年度相關的最近淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(29,872)	(1,766)	(503)	(434)	(134)	9,315	2,297	4,694	635	5,227	(74)	(10,616)	
本財政年度中與過往承保年度相關的最近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 (-)	3,737	(85)	-	25	22	1,646	(200)	(2,349)	(234)	(1,594)	46	1,014	
本財政年度中與過往承保年度相關的最近申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(5,736)	11,773	(78)	(3,378)	(3,705)	24,839	(635)	(63,962)	64	1,125	(733)	(40,427)	
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	(31,870)	9,922	(581)	(3,787)	(3,818)	35,801	1,462	(61,617)	464	4,757	(761)	(50,029)	
本財政年度中保險負債的預計估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(551)	1,096	(4)	16	(161)	922	205	(5,043)	58	126	13	(3,324)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(11,994)	17,136	1,206	(11,238)	(4,363)	(1,705)	1,723	(102,477)	556	4,491	515	(106,150)	

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												
已償付申索毛額 Gross claim paid	2,305	3,339	-	938	7	33,509	3,100	6,243	365	61	215	50,082
已償付申索淨額 Net claim paid	1,883	3,339	-	1,101	111	22,267	2,408	6,137	365	61	223	37,894
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	4,533	26,605	142	16,152	1,776	424,472	11,089	96,289	114	-	1,075	582,247
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	939	27,611	141	17,608	729	347,827	11,139	86,111	114	-	1,294	493,513
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	4,207	26,593	142	11,289	1,745	298,788	9,414	90,430	114	-	1,068	443,790
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	768	27,598	141	13,356	699	293,959	9,776	80,342	114	-	1,287	428,042
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 c/f	9,770	10,295	300	32,285	3,799	387,610	1,406	145,810	(13)	-	1,980	593,242
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	2,640	21,687	199	23,730	1,355	328,058	3,214	82,458	181	1,283	1,015	465,819
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision c/f	8,359	9,626	286	19,985	3,554	217,890	1,437	131,667	(13)	-	1,867	394,657
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	2,237	21,068	203	15,548	1,284	246,015	2,460	77,711	180	1,277	1,005	368,990

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 - 未扣除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	324	-	-	(10)	3,095	217	4,316	-	-	-	7,942	183,100
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	3	(242)	(2)	(76)	-	-	-	(317)	(44,946)
財政年度轉分出的保費和轉分出再保險的佣金 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 (-)	-	(249)	-	-	8	(1,952)	(38)	(1,256)	-	-	-	(3,486)	(114,095)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	27	-	-	(3)	275	-	123	-	-	-	423	19,912
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 - 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 (+)	-	349	-	-	-	2,631	217	2,953	-	-	-	6,150	224,052	
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 (-)	-	-	-	-	-	(78)	(2)	(96)	-	-	-	(176)	(42,132)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(213)	-	-	-	(1,875)	(172)	(1,747)	-	-	-	(4,007)	(245,336)	
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	-	(93)	-	-	-	(942)	(6)	(232)	-	-	-	(1,272)	26,859	
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 (-)	-	(262)	-	-	-	(1,558)	(37)	(879)	-	-	-	(2,736)	(77,252)	
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 (+)	-	10	-	-	-	133	-	96	-	-	-	238	17,071	
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 (+)	-	160	-	-	-	484	31	551	-	-	-	1,226	87,040	
本財政年度中的已承付開支 Expenses incurred in current financial year	-	21	-	-	1	(242)	(42)	(618)	-	-	-	(880)	(12,172)	
所有承保年度的申索負債表中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	42	-	-	0	71	4	(25)	-	-	-	92	(965)	
管理開支 (-) Management expenses (-)	-	(17)	-	-	1	(481)	(44)	(562)	-	-	-	(1,103)	(11,611)	
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 (-)	-	(4)	-	-	-	168	(2)	(31)	-	-	-	131	404	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inceptioned contracts (+)	-	-	-	-	-	-	(0)	-	-	-	-	(0)	(4,252)	
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	-	65	-	-	1	(505)	(5)	259	-	-	-	(184)	(52,981)	
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 (+)	-	(25)	-	-	(10)	(299)	8	915	-	-	-	589	(10,027)	
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	(73)	(3)	39	-	-	-	(34)	979	
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 (-)	-	1,989	-	-	11	6,737	292	843	-	-	-	9,872	(30,555)	
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	-	1,964	-	-	4	6,365	297	1,797	-	-	-	10,426	(39,602)	
本財政年度中保險負債表的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	117	-	-	1	1,072	(840)	208	-	-	-	558	(2,766)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	2,145	-	-	6	6,933	(548)	2,264	-	-	-	10,800	(95,350)	

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														
本財政年度中的已償付申索總額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	-	135	-	-	-	3,454	-	-	-	-	-	3,589	53,671	
已償付申索淨額 Net claim paid	-	135	-	-	-	1,462	-	-	-	-	-	1,597	39,491	
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	-	6,001	-	-	-	19,730	-	2,229	-	-	-	27,960	610,207	
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	527,933	
已結未決申索準備金的結轉淨額 Net case outstanding provision off	-	5,778	-	-	-	19,722	-	1,506	-	-	-	27,006	470,796	
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	461,536	
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額 Gross IBNR provision off	483	1,015	-	(0)	11	4,012	7,132	32,472	-	-	-	45,126	638,368	
已結數但未報賬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	514,495	
已結數但未報賬申索準備金的結轉淨額 Net IBNR provision off	381	668	-	(0)	11	2,290	6,821	27,579	-	-	-	37,750	432,408	
已結數但未報賬申索準備金的承前淨額 Net IBNR provision b/f	453	787	-	(0)	23	7,622	7,043	26,412	-	-	-	42,341	411,331	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	22,302	5,074	-	14,621	5,932	556,496	539	25,104	-	-	1,691	631,759	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(7,369)	(1,163)	-	(3,842)	(1,307)	(98,830)	(103)	(5,764)	-	-	(839)	(119,216)	
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 (-)	(4,624)	(3,813)	-	(8,068)	(3,553)	(309,723)	(33)	(13,744)	-	-	(41)	(343,598)	
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,562	1,264	-	1,712	960	88,107	-	3,820	-	-	9	97,432	
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 (+)	3,165		1,174		3,409		3,222		2,292		444,674		870		22,262		-		-		1,844		482,913
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 (-)	(888)		(142)		-		(633)		(659)		(75,046)		(146)		(5,472)		-		-		(549)		(83,535)
與本承保年度相關的最终中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,076)		(605)		-		(8,689)		(1,261)		(325,274)		(476)		(21,767)		-		-		(1,283)		(360,432)
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	(3,851)		(147)		(3,409)		2,053		41		(66,646)		(137)		(1,536)		-		-		(39)		(73,672)
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 (+)	(6,697)		(259)		(3,409)		(2,416)		(1,514)		(284,742)		(180)		(11,990)		-		-		(87)		(311,294)
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 (+)	2,058		33		-		731		593		63,223		-		3,509		-		-		3		70,151
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 (+)	788		79		-		3,738		962		154,873		43		6,946		-		-		44		167,471
本財政年度中的已支付開支 Expenses incurred in current financial year	37		40		(116)		(449)		(238)		(29,069)		(61)		(1,080)		-		-		25		(30,913)
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 (-)	88		83		-		28		66		(2,252)		(5)		(249)		-		-		68		(2,173)
管理開支 (-) Management expenses (-)	(84)		(37)		(116)		(485)		(277)		(29,601)		(46)		(742)		-		-		(79)		(31,467)
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 (-)	32		(6)		-		8		(27)		2,784		(10)		(90)		-		-		36		2,727
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 (+)	(1)		(1)		-		(83)		(5)		(2,807)		2		1,661		-		-		(4)		(1,239)
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	(2,614)		318		(116)		(4,580)		170		(54,169)		52		(5,932)		-		-		(6)		(66,877)
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 (+)	3,073		2,076		(2,215)		(471)		617		122,350		(326)		(2,209)		-		-		(438)		122,457
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 (-)	(1,269)		282		-		130		157		(11,292)		42		1,309		-		-		(245)		(10,885)
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 (-)	10,323		2,722		-		(3,047)		2,119		(202,122)		(1,676)		(27,285)		-		-		17,502		(201,464)
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	12,128		5,080		(2,215)		(3,388)		2,893		(91,064)		(1,959)		(28,186)		-		-		16,820		(89,891)
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 (-)	499		178		-		63		287		(2,905)		(65)		(928)		-		-		1,493		(1,378)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	10,012		5,576		(2,331)		(7,906)		3,350		(148,138)		(1,972)		(35,045)		-		-		18,307		(158,147)

		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3：補充資訊 Table 3 :Supplementary information													
本財政年度中已支付申索總額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	14,225	1,445	-	6,005	2,389	162,333	623	14,313	-	-	547	201,882	
已支付申索淨額 Net claim paid	12,437	151	(0)	5,351	2,348	113,794	621	14,148	-	-	547	149,396	
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 c/f	2,683	1,402	-	15,650	11,741	1,020,126	782	124,141	-	-	1,938	1,178,464	
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	937,009	695	147,244	-	-	1,938	1,126,213	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,336	1,379	-	10,981	11,195	736,197	772	120,073	-	-	1,935	884,867	
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	708,508	690	124,880	-	-	1,936	867,614	
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 c/f	3,652	13,758	-	20,394	4,900	832,037	1,775	135,070	-	-	17,271	1,028,857	
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	8,318	17,446	-	18,226	8,155	727,000	735	128,483	-	-	34,220	942,583	
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision c/f	2,559	13,649	-	14,525	2,297	581,780	1,715	122,864	-	-	17,216	756,604	
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	7,901	17,445	-	14,112	6,599	461,239	740	97,094	-	-	34,224	639,355	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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

(請參閱千元) (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														
財政年度總收入及佣金 - 未扣除轉分保障前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	54,290	487	12,327	-	-	506	67,609	699,368	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(4,301)	(117)	(1,520)	-	-	(28)	(5,966)	(125,183)	
財政年度轉分出的保費及轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保障再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	-	-	-	-	(37,003)	(315)	(3,728)	-	-	-	(41,046)	(384,644)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	-	-	-	-	8,552	93	1,077	-	-	-	9,722	107,154	
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 (+)	-	-	-	-	-	37,123	487	7,056	-	-	506	45,172	528,085	
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 (-)	-	-	-	-	-	(3,423)	(117)	(990)	-	-	(28)	(4,558)	(88,093)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(15,247)	-	(5,827)	-	-	(303)	(21,377)	(381,808)	
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	-	-	-	-	-	(11,594)	(225)	(1,737)	-	-	-	(13,556)	(87,228)	
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 (-)	-	-	-	-	-	(27,276)	(308)	(3,312)	-	-	-	(30,896)	(342,190)	
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 (+)	-	-	-	-	-	5,584	83	698	-	-	-	6,365	76,516	
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 (+)	-	-	-	-	-	10,099	-	877	-	-	-	10,976	178,447	
本財政年度中的已淨付開支 Expenses incurred in current financial year	-	0	(0)	-	-	(1,520)	(105)	(960)	-	-	(16)	(2,602)	(33,514)	
所有承保年度的中支負債當中未分配的淨賠款支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	0	(0)	-	-	2,274	0	(144)	-	-	7	2,136	(37)	
管理開支 (-) Management expenses (-)	-	-	-	-	-	(4,529)	(105)	(1,492)	-	-	(21)	(6,148)	(37,615)	
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 (-)	-	-	-	-	-	735	-	676	-	-	(1)	1,410	4,137	
已確定但未生效的合約的利得的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	-	-	(72)	-	-	-	(72)	(1,312)	
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	-	0	(0)	-	-	5,340	40	(2,530)	-	-	158	3,007	(63,870)	
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 (+)	-	-	-	-	-	14,273	(7)	4,766	-	-	-	19,031	141,488	
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 (-)	-	-	-	-	-	208	10	(126)	-	-	-	91	(10,793)	
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 (-)	9	17	(0)	-	-	16,157	12	(6,442)	-	-	1,784	11,538	(189,926)	
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	9	17	(0)	-	-	30,638	15	(1,803)	-	-	1,784	30,660	(59,231)	
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 (-)	1	2	(0)	-	-	4,740	(2)	232	-	-	178	5,151	3,773	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	10	20	(0)	-	-	40,717	52	(4,101)	-	-	2,121	38,819	(119,328)	

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	-	-	-	-	-	34,963	-	2,222	-	-	-	37,185	239,067	
已履行申索淨額 Net claim paid	-	-	-	-	-	13,698	-	2,015	-	-	-	15,713	165,109	
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	156	-	-	-	-	311,780	-	179,621	-	-	32	491,589	1,670,054	
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	1,660,763	
已結未決申索準備金的結轉淨額 Net case outstanding provision off	156	-	-	-	-	204,343	-	165,879	-	-	32	370,410	1,255,277	
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	404,447	1,272,061	
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	4	51	12	-	-	52,830	23	146,092	-	-	4,769	203,781	1,232,639	
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	-	-	147,238	35	129,756	-	-	6,303	283,417	1,226,000	
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	4	44	12	-	-	41,323	23	135,234	-	-	4,769	181,409	938,012	
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	-	-	47,252	35	120,179	-	-	6,303	173,845	813,201	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 - 未減轉分保保費 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	6,605,933	2,105,721	59,457	284,797	278,579	5,561,643	191,312	2,006,215	35,490	-	1,324,013	18,453,161	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,797,018)	(748,169)	(7,094)	(74,345)	(80,798)	(1,573,216)	(50,594)	(617,189)	(30,986)	-	(345,694)	(5,325,104)	
財政年度轉分出的保費和轉分再保保費的佣金 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 (-)	(1,217,118)	(303,989)	(35,907)	(68,151)	(51,378)	(1,570,218)	(9,216)	(167,328)	(3,210)	-	(467,301)	(3,893,814)	
與轉分出的業務相關的再保保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	440,575	106,897	3,108	19,886	16,254	448,431	(422)	43,130	1,328	-	166,651	1,245,838	
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：本年度未計入貼現變動的確信保業績 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 (+)	4,651,953	1,890,789	54,408	377,006	251,206	6,359,835	220,001	1,201,552	17,800	-	1,147,761	16,172,311
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 (-)	(1,396,602)	(493,546)	(7,827)	(106,534)	(67,091)	(1,675,182)	(63,096)	(365,432)	(6,269)	-	(292,857)	(4,474,436)
與本保單年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,057,528)	(1,263,708)	(40,078)	(257,350)	(786,330)	(4,760,621)	(51,228)	(729,415)	(3,353)	-	(366,013)	(11,315,626)
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	(45,437)	11,903	(5,293)	7,480	(4,522)	(385,683)	(5,787)	(23,032)	(2,628)	-	(182,637)	(635,637)
與本保單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 (+)	(1,055,763)	(379,603)	(33,705)	(88,437)	(45,040)	(1,924,647)	(12,880)	(112,853)	(7,944)	-	(285,769)	(3,946,641)
與本保單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 (+)	382,897	134,824	2,870	27,384	19,676	573,600	2,872	41,463	3,789	-	76,206	1,265,581
與本保單年度轉分出的業務相關的最终中保保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	627,429	256,682	25,541	68,533	20,842	965,364	4,221	48,358	1,527	-	26,926	2,045,423
本財政年度中的已支付開支 Expenses incurred in current financial year	(223,694)	(79,834)	(1,499)	(18,992)	(8,394)	(292,164)	(9,970)	(53,707)	(2,560)	-	(109,695)	(800,509)
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 (+)	(9,180)	(967)	(154)	(1,541)	(866)	6,111	(6)	32,705	(1,752)	-	(4,811)	19,540
管理開支 (-) Management expenses (-)	(203,046)	(68,870)	(268)	(13,325)	(9,973)	(222,290)	(9,592)	(84,964)	(3,580)	-	(166,313)	(782,220)
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 (-)	(11,469)	(9,997)	(1,077)	(4,126)	2,445	(75,986)	(373)	(1,448)	2,772	-	61,429	(37,830)
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 (+)	8,350	8,534	0	973	3,406	(59,404)	(8,570)	64,413	445	-	38,195	56,343
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	(62,959)	74,138	(291)	2,584	(611,726)	(813,220)	81,349	94,381	3,435	-	234,754	(997,554)
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 (+)	1,919,645	319,452	3,379	41,838	157,631	583,306	11,723	851,156	33,832	-	(12,092)	3,909,872
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 (-)	(479,814)	(262,113)	(496)	(10,314)	(49,185)	(235,084)	(5,702)	(276,048)	(36,367)	-	26,359	(1,328,763)
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 (-)	(1,466,763)	(73,431)	(9,761)	(24,715)	(21,073)	746,851	4,950	(419,732)	13,272	-	(73,630)	(1,324,032)
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	(26,932)	(16,091)	(6,878)	6,809	87,374	1,095,073	10,971	155,376	10,737	-	(59,363)	1,257,077
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 (-)	(91,596)	1,625	(1,984)	(15,213)	(10,688)	(44,345)	(6,031)	(26,990)	(8,902)	-	(18,114)	(222,238)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(181,486)	59,672	(9,152)	(5,820)	(535,040)	237,509	86,289	222,766	5,270	-	157,277	37,285

		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			財產損傷 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	3,034,463	1,002,441	11,542	84,001	286,272	2,291,476	68,574	762,741	1,686	-	419,983	7,963,177		
已支付申索淨額 Net claim paid	2,596,505	979,153	10,510	73,308	155,561	1,827,423	67,806	638,477	1,574	-	341,883	6,692,200		
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	1,364,123	1,245,453	28,107	331,940	443,541	8,281,383	353,285	2,032,716	9,486	-	920,887	15,010,920		
已結未決申索準備金的承前毛剩額 Gross case outstanding provision b/f	1,139,605	1,234,614	26,544	316,753	484,776	8,007,972	355,779	1,871,825	7,723	-	873,588	14,319,180		
已結未決申索準備金的結轉淨剩額 Net case outstanding provision of	1,193,632	1,167,336	25,301	291,920	419,739	5,893,149	352,552	1,887,317	5,895	-	496,346	11,733,187		
已結未決申索準備金的承前淨剩額 Net case outstanding provision b/f	982,304	1,180,700	24,476	279,213	463,902	5,747,099	355,156	1,743,406	5,308	-	484,524	11,266,087		
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	5,593,954	1,607,182	31,606	526,420	583,819	5,738,299	394,626	5,745,665	218,347	-	1,556,097	21,996,014		
已撥發但未撥回申索準備金的承前毛剩額 Gross IBNR provision b/f	4,823,151	1,576,204	25,134	356,430	484,181	5,961,576	344,720	5,401,412	230,568	-	1,570,615	20,773,989		
已撥發但未撥回申索準備金的結轉淨剩額 Net IBNR provision of	4,627,723	1,427,875	29,421	377,351	487,646	4,267,087	382,726	5,431,085	217,946	-	1,268,730	18,517,589		
已撥發但未撥回申索準備金的承前淨剩額 Net IBNR provision b/f	3,943,250	1,443,870	23,440	317,608	406,386	4,546,106	331,831	5,222,219	230,283	-	1,231,962	17,696,955		



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至六月
January to June 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	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														
財政年度總保費收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	82,542	769,593	427		22,955	81,257	2,623,925	260,537	459,828	34,418	-	50,476	4,385,957	22,839,119
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(10,585)	(73,224)	(0)		(2,067)	(8,220)	(255,278)	(20,655)	(63,591)	(5,723)	-	(5,850)	(445,193)	(5,770,297)
財政年度轉分出的保費扣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 (-)	(17,080)	(56,214)	-		(14,949)	(19,775)	(1,122,259)	(46,836)	(27,168)	-	-	(637)	(1,304,917)	(5,198,732)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	3,951	14,448	-		2,587	3,341	116,092	13,964	10,152	-	-	149	164,685	1,410,522
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	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 (+)	57,634	869,534	390	20,001	168,082	3,934,852	430,129	374,164	34,178	-	52,474	5,941,437	22,113,748	
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 (-)	(4,755)	(84,308)	-	(1,811)	(17,597)	(391,303)	(34,670)	(47,568)	(4,990)	-	(5,160)	(592,162)	(5,066,598)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(24,085)	(612,409)	(182)	(15,950)	(59,331)	(1,650,154)	(221,942)	(229,966)	(6,718)	-	(21,092)	(2,841,829)	(14,157,455)	
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	(3,811)	(16,149)	-	(1,224)	(14,821)	(503,289)	(2,857)	(797)	-	-	153	(542,796)	(1,178,433)	
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 (-)	(12,924)	(46,411)	-	(14,121)	(26,611)	(927,075)	(41,698)	(24,197)	-	-	(390)	(1,093,427)	(5,040,068)	
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 (+)	2,037	5,497	-	2,434	3,781	79,474	6,209	3,482	-	-	(12)	102,902	1,368,483	
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 (+)	7,075	24,765	-	10,464	8,008	344,312	32,632	19,919	-	-	555	447,730	2,493,153	
本財政年度中的已淨付開支 Expenses incurred in current financial year	(4,891)	(46,367)	(43)	(1,211)	(7,706)	(248,752)	(22,428)	(27,675)	(1,644)	-	(2,612)	(363,329)	(1,163,839)	
所有承保年度的中保負債表中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(126)	(272)	(17)	5	(663)	(675)	(1,254)	(601)	(20)	-	(19)	(3,641)	15,898	
管理開支 (-) Management expenses (-)	(4,236)	(37,233)	(26)	(1,182)	(6,259)	(169,809)	(19,089)	(26,088)	(1,454)	-	(2,335)	(267,710)	(1,049,930)	
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 (-)	(529)	(8,862)	-	(34)	(784)	(78,268)	(2,085)	(986)	(170)	-	(259)	(91,978)	(129,807)	
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 (+)	(2,361)	(27,347)	-	(727)	(2,586)	(72,300)	2,072	(1,937)	(0)	-	(18,360)	(123,546)	(67,203)	
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	17,730	82,954	165	(921)	66,040	1,069,053	150,304	66,221	20,826	-	5,402	1,477,774	480,220	
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 (+)	35,903	(44,108)	546	2,458	(18,004)	(186,420)	(34,290)	93,387	240	-	677	(149,611)	3,760,261	
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 (-)	(4,346)	2,924	(8)	(344)	1,700	14,894	281	(17,694)	(733)	-	(802)	(4,128)	(1,332,891)	
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 (-)	(40,053)	51,001	(690)	(980)	(90,505)	(104,139)	(36,559)	(127,120)	(964)	-	10,474	(339,535)	(1,663,567)	
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	(8,496)	9,817	(153)	1,134	(106,809)	(275,664)	(70,568)	(51,427)	(1,457)	-	10,350	(493,274)	763,803	
本財政年度中保險負債的保險估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	1,939	(18,204)	-	(5)	(10,315)	(81,042)	(15,567)	(8,692)	(1,071)	-	(1,003)	(133,961)	(356,198)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	11,173	74,567	12	208	(51,084)	712,347	64,168	6,102	18,297	-	14,749	850,539	887,824	

一般保險業務線 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	55,146	127,727	-	13,829	40,232	730,961	39,626	178,687	-	-	-	1,186,208	9,149,385
已履行申索淨額 Net claim paid	52,716	124,515	-	11,160	38,887	572,321	38,209	176,817	-	-	-	1,014,625	7,706,825
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	24,976	1,895,817	-	53,441	114,643	2,785,444	527,107	733,862	-	-	44,533	6,179,823	21,190,743
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	24,638	1,673,286	-	60,074	110,903	3,028,510	500,509	671,213	-	-	44,146	6,113,279	20,432,458
已結未決申索準備金的結轉淨額 Net case outstanding provision off	21,147	1,853,279	-	34,026	95,743	2,097,819	488,834	711,759	-	-	44,533	5,347,141	17,080,328
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	23,121	1,629,393	-	37,965	93,129	2,284,530	470,949	647,749	-	-	44,146	5,230,982	16,497,069
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	94,560	1,271,240	2,804	41,994	158,709	2,564,283	619,314	1,596,298	29,736	-	90,023	6,468,960	28,464,974
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	60,033	1,306,287	2,113	32,284	79,905	2,510,128	534,134	1,520,657	25,118	-	89,695	6,160,356	26,934,345
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	66,081	1,189,069	2,804	33,484	137,494	2,032,176	551,247	1,518,539	29,736	-	88,681	5,649,310	24,166,900
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	37,937	1,232,310	2,113	27,042	69,020	1,846,158	479,990	1,450,165	25,118	-	88,710	5,258,563	22,955,518



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 - 未減轉分保額前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	783,832	98,601	-	22,755	35,687	539,754	53,222	34,130	17,561	-	36,432	1,621,975	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(70,830)	(36,500)	-	(4,761)	(8,628)	(169,993)	(11,166)	(10,756)	(11,484)	-	(2,530)	(326,648)	
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 (-)	(53,417)	(74,847)	-	(11,484)	(6,105)	(194,522)	(3,643)	(9,072)	(3,210)	-	(8,205)	(364,503)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	18,757	26,404	-	2,505	1,422	50,314	(902)	69	1,328	-	5,238	105,135	
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：本年度未計入稅務調整的總承保業績 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 (+)	684,657	157,320	-	36,649	38,248	831,381	36,869	35,956	17,800	-	45,692	1,884,572
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 (-)	(65,438)	(42,000)	-	(7,122)	(7,871)	(241,518)	(8,079)	(11,419)	(6,269)	-	(10,855)	(400,571)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(572,362)	(116,995)	-	(20,701)	(110,545)	(710,009)	(25,914)	(23,850)	(3,353)	-	(16,256)	(1,599,985)
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	(1,437)	13,424	-	(5,519)	(4,083)	10,318	734	2,078	(2,628)	-	(1,097)	11,790
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 (+)	(57,352)	(121,913)	-	(20,640)	(10,150)	(254,565)	(4,934)	(12,733)	(7,944)	-	(8,880)	(499,110)
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 (+)	21,857	46,904	-	4,535	2,586	79,579	2,305	6,488	3,789	-	4,472	172,515
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 (-)	34,058	88,433	-	10,587	3,481	185,303	3,364	8,322	1,527	-	3,310	338,385
本財政年度中的已付開支 Expenses incurred in current financial year	(33,506)	(6,349)	-	(2,559)	(1,722)	(34,149)	(2,299)	2,784	(1,855)	-	(3,853)	(83,508)
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 (+)	(964)	(965)	-	6	(164)	452	424	4,990	(1,806)	-	(759)	1,214
管理開支 (-) Management expenses (-)	(22,280)	(6,561)	-	(2,461)	(1,593)	(29,837)	(2,515)	(1,693)	(2,823)	-	(2,592)	(72,354)
本年度和過往承保年度的未賺取部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(10,262)	1,177	-	(104)	35	(4,763)	(208)	(513)	2,773	-	(502)	(12,368)
已賺取但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(5,462)	(361)	-	(558)	480	(9,318)	(2,248)	(392)	445	-	4,852	(12,563)
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	6,451	5,039	-	191	(85,492)	(153,295)	(938)	5,156	4,140	-	18,483	(200,265)
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 (+)	125,620	(617)	-	2,592	12,498	10,698	21,034	3,926	15,903	-	1,659	193,313
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 (-)	(31,067)	(9,342)	-	(1,193)	(3,031)	(17,445)	(7,348)	(2,098)	(16,865)	-	1,637	(86,753)
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 (-)	(60,386)	245	-	3,973	2,349	(382,524)	25,798	31,769	1,392	-	(16,131)	(393,515)
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	34,167	(9,714)	-	5,372	11,816	(389,271)	39,484	33,598	429	-	(12,835)	(286,955)
本財政年度中保險負債的現時估計變化的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(7,558)	2,070	-	850	(1,695)	(1,904)	2,519	2,670	(10,367)	-	(3,095)	(16,509)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	33,060	(2,606)	-	6,413	(75,371)	(544,470)	41,066	41,424	(5,798)	-	2,553	(503,729)

		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總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	393,424	20,306	-	8,470	9,539	127,769	34,969	7,476	1,181	-	67	603,201	
已償付申索淨額 Net claim paid	372,633	15,321	-	5,207	7,540	79,596	34,969	7,154	1,068	-	67	523,556	
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 c/f	497,237	228,333	-	35,623	48,921	1,631,477	228,239	81,339	897	-	13,570	2,765,634	
已結未決申索準備金的承前毛對額 Gross case outstanding provision b/f	560,686	220,847	-	45,124	53,954	1,454,369	253,373	89,187	867	-	10,094	2,688,500	
已結未決申索準備金的結轉淨對額 Net case outstanding provision c/f	378,038	197,159	-	28,384	47,244	797,724	227,538	77,184	837	-	12,819	1,766,927	
已結未決申索準備金的承前淨對額 Net case outstanding provision b/f	447,501	197,528	-	36,714	51,886	675,458	252,783	86,571	846	-	9,480	1,758,766	
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對額 Gross IBNR provision c/f	342,109	210,772	(0)	40,949	72,852	734,693	240,233	91,194	202,649	-	36,613	1,972,063	
已撥發但未撥回申索準備金的承前毛對額 Gross IBNR provision b/f	275,066	176,288	(0)	34,059	53,924	802,284	233,736	89,162	202,152	-	18,111	1,884,784	
已撥發但未撥回申索準備金的結轉淨對額 Net IBNR provision c/f	289,508	122,726	(0)	26,508	62,138	422,410	236,731	59,541	202,248	-	29,051	1,450,863	
已撥發但未撥回申索準備金的承前淨對額 Net IBNR provision b/f	226,956	128,079	(0)	24,098	45,787	447,518	229,107	74,466	201,868	-	13,032	1,390,912	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	18,538	62,309	-	6,638	8,050	75,762	185,586	27,085	-	-	944	384,912	2,006,888
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,602)	(5,163)	-	(599)	(723)	(8,277)	(13,223)	(2,286)	-	-	(91)	(31,965)	(358,613)
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 (-)	(9,881)	(34,801)	-	(4,594)	(5,609)	(24,288)	(46,654)	(17,243)	-	-	(471)	(143,541)	(508,044)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	2,777	9,725	-	788	903	6,108	13,919	7,748	-	-	133	42,100	147,235
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發展保業績 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 (+)	17,131	71,366	-	3,245	14,299	89,433	307,767	27,630	-	-	1,852	532,721	2,417,293	
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 (-)	(1,457)	(5,869)	-	(275)	(1,217)	(9,398)	(22,491)	(2,366)	-	-	(46)	(43,119)	(443,690)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(7,846)	(43,821)	-	(2,715)	(5,425)	(79,455)	(163,924)	(21,480)	-	-	(1,110)	(325,775)	(1,925,760)	
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	(2,763)	(6,016)	-	(41)	(2,647)	(4,362)	(3,418)	(1,014)	-	-	(303)	(20,564)	(8,774)	
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 (-)	(7,119)	(32,865)	-	(2,122)	(5,696)	(15,166)	(41,777)	(16,139)	-	-	(926)	(121,811)	(620,921)	
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 (+)	1,118	4,982	-	401	628	2,104	6,115	2,080	-	-	68	17,497	190,012	
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 (+)	3,237	21,868	-	1,680	2,421	8,701	32,244	13,045	-	-	555	83,750	422,136	
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,444)	(5,700)	-	(406)	(747)	(6,615)	(17,204)	(2,143)	0	-	(188)	(34,447)	(117,955)	
所有承保年度的中保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 (-)	(24)	83	-	(32)	(30)	1,076	(1,039)	(290)	(0)	-	(22)	(277)	937	
管理開支 (-) Management expenses (-)	(1,250)	(5,294)	-	(330)	(625)	(6,316)	(14,470)	(1,567)	-	-	(155)	(30,007)	(102,361)	
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 (-)	(170)	(489)	-	(43)	(93)	(1,375)	(1,696)	(286)	0	-	(11)	(4,163)	(16,531)	
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 (+)	27	(1,406)	-	(0)	(961)	(868)	(2,030)	(307)	(0)	-	(0)	(5,545)	(18,108)	
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	3,648	8,554	-	(192)	3,301	(11,264)	98,700	320	0	-	205	103,272	(96,994)	
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 (+)	1,891	2,129	-	327	(451)	(242)	(29,633)	(309)	-	-	8	(26,281)	167,032	
本財政年度中與過往承保年度相關的最终淨再保險開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(683)	(1,336)	-	(112)	689	(1,067)	(21)	55	-	-	19	(2,455)	(89,208)	
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 (-)	(2,436)	(21,743)	-	(68)	(2,475)	(16,638)	(25,825)	(5,939)	0	-	(430)	(75,553)	(469,068)	
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	(1,228)	(20,950)	-	148	(2,236)	(17,947)	(55,479)	(6,193)	0	-	(403)	(104,289)	(391,244)	
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 (-)	(17)	(2,513)	-	(67)	132	1,344	(10,878)	(953)	(0)	-	(67)	(13,018)	(29,527)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	2,403	(14,909)	-	(111)	1,196	(27,867)	32,343	(6,826)	1	-	(265)	(14,035)	(517,765)	

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													
已履行申索毛額 Gross claim paid	3,256	21,257	-	-	2,106	84,722	28,122	2,981	-	-	-	142,445	745,646
已履行申索淨額 Net claim paid	2,773	20,773	-	-	2,106	68,545	27,179	2,738	-	-	-	124,114	647,670
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	7,197	256,093	-	3,422	3,683	86,522	406,106	85,829	-	-	8	848,861	3,614,495
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	6,300	250,215	-	3,423	5,645	78,899	382,605	75,767	-	-	9	802,863	3,491,363
已結未決申索準備金的結轉淨額 Net case outstanding provision off	4,388	230,923	-	3,359	3,405	51,038	369,129	73,570	-	-	8	735,820	2,502,747
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	5,826	222,260	-	3,412	5,492	64,507	354,569	68,467	-	-	9	724,542	2,483,308
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	14,410	191,640	-	3,965	10,181	97,102	455,069	148,164	28	-	3,413	923,972	2,896,035
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	11,516	181,914	-	1,957	6,983	200,478	389,686	144,084	24	-	2,748	939,390	2,824,173
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	11,088	122,977	-	1,526	7,481	51,761	389,586	94,537	28	-	2,071	681,054	2,131,918
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	10,526	120,200	-	916	6,106	80,441	336,838	91,788	24	-	1,763	648,603	2,039,515



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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 - 未扣除轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	5,822,102	2,007,120	59,457	262,042	242,892	5,021,889	138,090	1,972,084	17,930	-	1,287,581	16,831,186		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,726,188)	(711,669)	(7,094)	(69,584)	(72,169)	(1,403,223)	(39,429)	(606,433)	(19,502)	-	(343,164)	(4,998,456)		
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 (-)	(1,163,701)	(229,142)	(35,907)	(56,667)	(45,273)	(1,375,696)	(5,574)	(158,256)	-	-	(459,096)	(3,529,312)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	421,818	80,493	3,108	17,380	14,832	398,117	480	43,061	-	-	161,413	1,140,703		
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 (+)	3,967,296	1,733,469	54,408	340,357	212,957	5,528,455	183,132	1,165,597	-	-	1,102,069	14,287,739
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 (-)	(1,331,164)	(451,546)	(7,827)	(99,412)	(59,220)	(1,433,665)	(55,017)	(354,012)	-	-	(282,002)	(4,073,866)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,485,166)	(1,146,713)	(40,078)	(236,649)	(675,786)	(4,050,612)	(25,314)	(705,565)	-	-	(349,758)	(9,715,641)
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	(44,000)	(1,522)	(5,293)	12,999	(439)	(396,001)	(6,521)	(25,109)	-	-	(181,540)	(647,427)
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 (+)	(998,411)	(257,690)	(33,705)	(67,796)	(34,889)	(1,670,083)	(7,946)	(100,121)	-	-	(276,890)	(3,447,531)
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 (+)	361,040	87,920	2,870	22,849	17,090	494,021	568	34,975	-	-	71,733	1,093,066
與本承保年度轉分出的業務相關的最終中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	593,370	168,248	25,541	57,947	17,360	780,060	857	40,037	-	-	23,616	1,707,037
本財政年度中的已支付開支 Expenses incurred in current financial year	(190,188)	(73,485)	(1,499)	(16,433)	(6,672)	(258,016)	(7,671)	(56,491)	(705)	-	(105,842)	(717,002)
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 (-)	(8,215)	(2)	(154)	(1,547)	(702)	5,659	(429)	27,715	54	-	(4,052)	18,326
管理開支 (-) Management expenses (-)	(180,766)	(62,309)	(268)	(10,864)	(8,380)	(192,453)	(7,077)	(83,271)	(758)	-	(163,721)	(709,866)
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 (-)	(1,207)	(11,173)	(1,077)	(4,022)	2,409	(71,222)	(165)	(935)	(1)	-	61,931	(25,462)
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 (+)	13,812	8,895	0	1,532	2,926	(50,085)	(6,322)	64,805	-	-	33,343	68,907
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	(69,410)	69,099	(291)	2,393	(526,234)	(659,924)	82,287	89,225	(705)	-	216,271	(797,289)
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 (+)	1,794,025	320,069	3,379	39,246	145,133	572,609	(9,311)	847,230	17,930	-	(13,750)	3,716,559
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 (-)	(448,747)	(252,770)	(496)	(9,120)	(46,154)	(217,639)	1,646	(273,950)	(19,502)	-	24,723	(1,242,010)
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 (-)	(1,406,377)	(73,675)	(9,761)	(28,688)	(23,421)	1,129,375	(20,849)	(451,502)	11,880	-	(57,500)	(930,517)
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	(61,099)	(6,377)	(6,878)	1,438	75,558	1,484,344	(28,513)	121,778	10,308	-	(46,528)	1,544,032
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 (-)	(84,038)	(445)	(1,984)	(16,064)	(8,993)	(42,441)	(8,550)	(29,661)	1,466	-	(15,019)	(205,729)
■貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(214,546)	62,278	(9,152)	(12,233)	(459,669)	781,979	45,223	181,342	11,068	-	154,724	541,014

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總額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	2,641,039	982,135	11,542	75,531	276,733	2,163,707	33,605	755,265	506	-	419,916	7,359,976
已支付申索淨額 Net claim paid	2,223,872	963,832	10,510	68,101	148,021	1,747,828	32,836	631,322	506	-	341,816	6,168,644
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數額 Gross case outstanding provision c/f	866,886	1,017,120	28,107	296,318	394,620	6,649,906	125,046	1,951,377	8,589	-	907,317	12,245,286
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	578,919	1,013,767	26,544	271,629	430,822	6,553,603	102,406	1,782,638	6,856	-	863,494	11,630,679
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f	815,594	970,177	25,301	263,537	372,495	5,095,425	125,014	1,810,132	5,058	-	483,527	9,966,260
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	534,803	983,172	24,476	242,499	412,016	5,071,641	102,373	1,656,834	4,462	-	475,044	9,507,321
本財政年度中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	5,251,845	1,396,410	31,606	485,470	510,967	5,003,606	154,393	5,654,471	15,698	-	1,519,484	20,023,951
已結數但未報賬申索準備金的承前毛數額 Gross IBNR provision b/f	4,548,085	1,399,915	25,134	322,370	430,257	5,159,291	110,984	5,312,250	28,415	-	1,552,504	18,889,206
已結數但未報賬申索準備金的結轉淨數額 Net IBNR provision c/f	4,338,214	1,305,149	29,421	350,842	425,508	3,844,677	145,995	5,371,544	15,698	-	1,239,678	17,066,726
已結數但未報賬申索準備金的承前淨數額 Net IBNR provision b/f	3,716,294	1,315,791	23,440	293,510	360,598	4,098,587	102,724	5,147,753	28,415	-	1,218,929	16,306,043



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二六年一月至六月

January to June 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	非比例保額的再保險業務 - 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 (+)	64,003	707,284	427	16,317	73,207	2,548,163	74,951	432,744	34,418	-	49,532	4,001,045	20,832,231	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(8,983)	(68,061)	(0)	(1,468)	(7,497)	(247,001)	(7,432)	(61,305)	(5,723)	-	(5,759)	(413,228)	(5,411,684)	
財政年度轉分出的保費扣減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 (-)	(7,199)	(21,413)	-	(10,355)	(14,166)	(1,097,970)	(182)	(9,925)	-	-	(166)	(1,161,376)	(4,690,688)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,174	4,723	-	1,799	2,438	109,984	45	2,404	-	-	17	122,584	1,263,287	
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	非比例保額的再保險業務 - 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發展業績 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 (+)	40,503	798,168	390	16,757	153,783	3,845,419	122,362	346,534	34,178	-	50,622	5,408,715	19,696,455	
與本承保年度相關的最終獲取收入毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(3,299)	(78,439)	-	(1,535)	(16,380)	(381,904)	(12,179)	(45,203)	(4,990)	-	(5,114)	(549,043)	(4,622,909)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(16,239)	(568,588)	(182)	(13,235)	(53,906)	(1,570,699)	(58,019)	(208,486)	(6,718)	-	(19,982)	(2,516,054)	(12,231,695)	
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	(1,048)	(10,133)	-	(1,183)	(12,175)	(498,928)	561	217	-	-	456	(522,232)	(1,169,659)	
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 (-)	(5,805)	(13,545)	-	(11,999)	(20,914)	(911,909)	79	(8,058)	-	-	536	(971,616)	(4,419,147)	
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 (+)	919	515	-	2,033	3,153	77,370	94	1,402	-	-	(80)	85,405	1,178,471	
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 (+)	3,838	2,897	-	8,784	5,587	335,612	388	6,874	-	-	-	363,980	2,071,017	
本財政年度中的已支付開支 Expenses incurred in current financial year	(3,448)	(40,667)	(43)	(805)	(6,958)	(242,137)	(5,224)	(25,532)	(1,645)	-	(2,424)	(328,882)	(1,045,884)	
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 (-)	(103)	(354)	(17)	37	(634)	(1,751)	(215)	(311)	(20)	-	3	(3,364)	14,961	
管理開支 (-) Management expenses (-)	(2,986)	(31,939)	(26)	(852)	(5,634)	(163,493)	(4,619)	(24,521)	(1,454)	-	(2,180)	(237,703)	(947,569)	
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 (-)	(359)	(8,374)	-	10	(691)	(76,893)	(390)	(700)	(171)	-	(248)	(87,815)	(113,277)	
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 (+)	(2,387)	(25,941)	-	(727)	(1,625)	(71,433)	4,102	(1,630)	(0)	-	(18,360)	(118,001)	(49,094)	
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	14,082	74,400	165	(728)	62,739	1,080,318	51,604	65,901	20,826	-	5,197	1,374,503	577,214	
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 (+)	34,012	(46,237)	546	2,131	(17,553)	(186,177)	(4,657)	93,696	240	-	670	(123,330)	3,593,229	
本財政年度中與過往承保年度相關的最终淨管理開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(3,663)	4,259	(8)	(232)	1,011	15,961	302	(17,749)	(733)	-	(821)	(1,673)	(1,243,683)	
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 (-)	(37,617)	72,745	(690)	(913)	(88,031)	(87,501)	(10,734)	(121,181)	(965)	-	10,904	(263,982)	(1,194,499)	
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	(7,268)	30,767	(153)	986	(104,573)	(257,717)	(15,089)	(45,235)	(1,458)	-	10,753	(388,986)	1,155,046	
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	1,956	(15,691)	-	62	(10,447)	(82,386)	(4,689)	(7,739)	(1,071)	-	(936)	(120,943)	(326,671)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	8,770	89,476	12	319	(52,281)	740,215	31,826	12,928	18,297	-	15,014	864,575	1,405,589	

一般保險業務線 General Insurance Lines of Business	非比例保額的再保險業務 - 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3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已支付申索總額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	51,890	106,470	-	13,829	38,125	646,239	11,504	175,705	-	-	-	1,043,763	8,403,739
已支付申索淨額 Net claim paid	49,943	103,742	-	11,160	36,780	503,777	11,029	174,080	-	-	-	890,511	7,059,155
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	17,779	1,639,724	-	50,019	110,960	2,698,922	121,001	648,033	-	-	44,525	5,330,962	17,576,248
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	18,338	1,423,070	-	56,651	105,258	2,949,612	117,903	595,447	-	-	44,137	5,310,416	16,941,096
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	16,760	1,622,356	-	30,668	92,337	2,046,781	119,705	638,189	-	-	44,525	4,611,320	14,577,581
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	17,295	1,407,134	-	34,552	87,637	2,220,023	116,380	579,282	-	-	44,137	4,506,440	14,013,761
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餘額 Gross IBNR provision off	80,150	1,079,600	2,804	38,029	148,528	2,467,181	164,245	1,448,134	29,708	-	86,610	5,544,989	25,568,939
已結數但未報險申索準備金的承前毛餘額 Gross IBNR provision b/f	48,518	1,124,373	2,113	30,328	72,923	2,309,649	144,449	1,376,573	25,094	-	86,947	5,220,966	24,110,172
已結數但未報險申索準備金的結轉淨餘額 Net IBNR provision off	54,993	1,066,092	2,804	31,958	130,013	1,980,416	161,661	1,424,002	29,708	-	86,610	4,968,256	22,034,982
已結數但未報險申索準備金的承前淨餘額 Net IBNR provision b/f	27,410	1,112,110	2,113	26,126	62,914	1,765,717	143,152	1,358,378	25,094	-	86,947	4,609,961	20,916,004