



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

意外年度直接業務承保業績

Underwriting Results of Direct Business in Accident Year Basis

直接業務 Direct Business															
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 (+)	13,374,772	4,588,127	1,639,973	914,766	2,454,435	1,774,512	47,191	503,131	45,303	1,714,048	53,041	738,742	657,878	3,062,292	1,432,203
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,065,002)	(560,287)	(563,334)	(213,131)	(598,260)	(293,041)	(1,503)	(86,361)	(9,312)	(132,214)	(10,608)	(80,636)	(85,840)	(578,506)	(416,384)
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 (-)	(2,731,985)	(665,818)	(433,038)	(276,095)	(623,926)	(446,929)	(45,122)	(235,945)	(26,740)	(1,023,149)	(27,785)	(414,075)	(480,540)	(2,096,554)	(545,463)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	382,910	118,818	202,462	102,172	221,425	75,109	1,939	52,200	6,286	56,219	7,933	31,851	112,574	403,729	181,464
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)	20,624	452,265	2,748,841	858,477	611,807	154,813	650	9,015	12,174	4,679	437	70,197	37,786	241,022	1,100,385

(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															
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	11,344,707	4,352,041	1,565,563	896,312	2,419,245	1,655,670	42,911	411,630	44,769	732,280	53,423	691,938	613,991	2,835,842	1,326,920
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,024,189)	(579,544)	(559,692)	(218,495)	(613,304)	(286,988)	(1,530)	(79,539)	(10,134)	(68,918)	(10,345)	(81,226)	(86,403)	(564,057)	(419,253)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(9,437,062)	(2,831,308)	(599,529)	(409,637)	(1,381,017)	(1,205,888)	(13,892)	(305,571)	(15,762)	(483,187)	(33,247)	(613,250)	(338,402)	(1,268,400)	(491,635)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(90,823)	(165,722)	(86,967)	(54,871)	(62,701)	(8,196)	(27,039)	(920)	(10,904)	(155,002)	(4,391)	111,211	(107,747)	(579,952)	(60,092)
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(2,324,402)	(631,630)	(400,948)	(266,720)	(604,626)	(391,731)	(40,805)	(202,856)	(25,552)	(422,285)	(26,560)	(381,829)	(441,460)	(1,879,044)	(486,844)
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 (+)	361,710	114,802	189,436	98,402	213,788	65,910	1,689	45,827	6,056	23,481	6,757	30,046	101,772	361,612	186,087
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 (+)	1,871,870	351,106	124,545	113,447	328,137	317,625	12,077	156,109	8,592	243,802	15,413	462,993	231,941	937,481	240,666
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,038,303)	(591,399)	(278,597)	(198,903)	(318,999)	(155,445)	(2,339)	(30,082)	(5,454)	(89,750)	(6,673)	(101,967)	(78,781)	(299,324)	(314,434)
所有意外年度的申索負債中未分配的溢額開支的變動 (+) Changes in ULAE in claims liabilities for all accident years (-)	(13,805)	(5,575)	(13,577)	(3,839)	(13,430)	(5,571)	35	(739)	(165)	(5,216)	146	(1,085)	(5,620)	(14,329)	3,423
管理開支 (-) Management expenses (-)	(1,024,498)	(585,824)	(265,020)	(195,064)	(305,570)	(149,874)	(2,374)	(29,343)	(5,289)	(84,535)	(6,819)	(100,882)	(73,162)	(284,995)	(317,856)
未溢期利潤的變動 (+) Change in unearned profit (+)	132,319	26,578	21,683	10,899	9,778	(3,945)	82	(2,876)	372	36,636	(847)	3,081	13,589	35,002	9,813
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	(113,351)	210,646	62,461	25,305	53,002	(4,793)	(1,806)	(7,358)	2,887	(27,942)	(2,080)	9,788	16,247	159,111	51,320
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 Changes in net ultimate claims relating to prior accident years in current financial year (-)	305,098	57,606	47,133	25,460	30,634	(11,295)	(347)	23,664	1,785	(45,861)	7,598	103,826	40,839	208,661	22,552
本財政年度中與過往在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	305,098	57,606	47,133	25,460	30,634	(11,295)	(347)	23,664	1,785	(45,861)	7,598	103,826	40,839	208,661	22,552
本財政年度中申索負債的風險估計溢額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(20,856)	(8,241)	(5,113)	(2,191)	(15,526)	(2,823)	256	(3,001)	(96)	(36,369)	(223)	1,306	(6,890)	(16,473)	1,093
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	170,892	260,010	104,481	48,574	68,110	(18,910)	(1,897)	13,306	4,576	(110,171)	5,296	114,920	50,197	351,299	74,965

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	8,735,993	2,783,084	523,401	327,980	1,079,765	900,578	6,724	232,342	8,804	300,188	11,000	311,015	174,297	838,071	382,242
已償付申索淨額 Net claim paid	6,876,246	2,415,293	385,551	239,214	833,143	764,896	5,274	1,051,892	3,905	1,060,819	7,470	82,884	45,371	159,432	200,567
本財政年度中的已撥款但未報賠申索準備金的變動 Changes in case outstanding provision in current financial year															
已撥款但未報賠申索準備金的結轉毛餘額 Gross case outstanding provision c/f	255,801	201,012	255,174	272,155	2,733,128	3,593,129	10,853	387,253	27,448	2,879,837	30,856	684,910	1,115,131	2,104,314	363,860
已撥款但未報賠申索準備金的承前毛餘額 Gross case outstanding provision b/f	244,512	233,686	221,227	281,079	2,575,601	3,259,067	15,160	394,409	37,626	2,787,962	26,945	638,279	1,140,500	2,225,787	444,043
已撥款但未報賠申索準備金的結轉淨餘額 Net case outstanding provision c/f	245,138	181,954	199,061	211,156	2,064,237	2,912,604	9,427	190,349	9,164	777,233	15,796	174,192	318,145	452,847	212,006
已撥款但未報賠申索準備金的承前淨餘額 Net case outstanding provision b/f	230,942	200,436	183,116	202,913	1,945,425	2,789,435	13,738	191,222	13,362	625,040	14,614	198,503	325,782	566,375	208,996
本財政年度中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	1,909,362	507,169	288,334	268,514	1,306,571	1,582,022	46,379	323,069	46,280	341,083	36,220	346,635	618,713	865,385	204,351
已撥款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,340,768	470,616	248,566	271,854	1,231,879	1,491,664	38,352	300,089	37,238	322,636	32,484	364,331	504,816	697,343	191,884
已撥款但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	1,465,226	406,524	228,967	120,484	918,471	1,080,517	3,601	164,385	25,245	101,998	18,794	143,283	238,917	286,858	58,599
已撥款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,093,360	382,130	202,506	104,363	862,072	1,125,056	2,493	146,258	19,568	71,338	17,258	157,043	211,383	210,785	33,627

註(1)：由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。

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

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

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



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二零二五年一月至九月

January to September 2025

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												
	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 (+)	1,780,725	4,236,078	30,119	1,513,621	475,138	601,866	1,098,929	498,893	140,211	479,964	118,778	191,960	44,166,698
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(150,301)	(895,378)	(6,849)	(292,649)	(88,277)	(103,202)	(181,860)	(85,029)	-	(66,377)	(13,465)	(39,122)	(6,616,929)
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 (-)	(603,711)	(757,130)	(8,425)	(491,977)	(289,731)	(303,715)	(613,190)	(107,557)	(15,969)	(323,036)	(100,521)	(87,256)	(13,775,380)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	108,240	223,694	2,286	107,248	69,367	73,677	127,977	23,527	-	105,733	18,479	23,357	2,840,676
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)	10,679	323,623	6,480	699,320	3,861	9,114	228,027	6,554	698	71,353	27,358	335,988	8,046,230
一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business												
	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 (+)	1,967,975	3,912,504	28,568	1,406,758	527,663	653,747	1,077,533	1,066,224	59,570	449,286	108,121	166,016	40,411,208
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(157,795)	(882,970)	(6,792)	(289,713)	(89,099)	(105,005)	(198,989)	(81,762)	-	(68,708)	(13,141)	(36,113)	(6,533,706)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,565,130)	(2,143,827)	(11,905)	(559,575)	(238,219)	(340,467)	(702,843)	(76,964)	(2,006)	(339,411)	(29,837)	(61,308)	(25,499,281)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(150,545)	(124,394)	(3,655)	(199,979)	(64,809)	(33,006)	37,360	(92,079)	(12,832)	64,947	(49,881)	(28,517)	(1,961,504)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(664,036)	(688,550)	(7,967)	(461,627)	(305,500)	(318,822)	(592,167)	(124,832)	(13,011)	(273,298)	(91,263)	(66,602)	(12,134,969)
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 (+)	102,979	213,186	2,119	104,307	70,395	75,503	123,937	19,569	-	114,771	15,681	18,304	2,668,127
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 (+)	410,512	350,970	2,193	157,341	170,296	210,314	505,591	13,184	179	223,474	25,701	19,781	7,505,339
本財政年度中的已承付開支 Expenses incurred in current financial year	(164,706)	(656,840)	(2,968)	(243,297)	(86,034)	(109,041)	(177,652)	(44,427)	(17,576)	(100,460)	(13,151)	(29,384)	(5,155,987)
所有意外年度的申索負債中未分配的溢額開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(3,959)	(15,088)	(259)	4,311	7,703	775	(905)	(142)	-	18,720	287	(2,429)	(70,332)
管理開支 (-) Management expenses (-)	(160,747)	(641,752)	(2,709)	(247,607)	(93,737)	(109,816)	(176,747)	(44,285)	(17,576)	(119,179)	(13,438)	(26,956)	(5,085,654)
未滿期利潤的變動 (+) Change in unearned profit (+)	54,844	45,312	(175)	29,111	(7,591)	(3,085)	24,660	(486,223)	338,419	(3,630)	249	8,153	292,207
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	(15,358)	149,784	3,073	143,306	41,912	63,142	60,068	284,768	365,575	2,023	2,360	18,846	1,552,937
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 (-)	219,864	534,738	10,436	209,751	13,907	27,019	8,014	(18,698)	0	31,237	(27,127)	3,745	1,830,241
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	219,864	534,738	10,436	209,751	13,907	27,019	8,014	(18,698)	0	31,237	(27,127)	3,745	1,830,241
本財政年度中申索負債的現估計溢額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	3,422	2,133	(421)	(760)	2,974	(3,731)	(29,872)	(39,608)	-	(308)	(301)	(1,337)	(182,952)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	207,928	686,656	13,088	352,297	58,792	86,431	38,210	226,462	365,576	32,952	(25,067)	21,254	3,200,226
一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business												
	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	1,281,846	1,582,321	3,006	438,652	82,163	101,785	346,653	104,444	1,648	183,641	204,246	27,492	20,973,379
已償付申索淨額 Net claim paid	852,465	1,316,436	802	204,552	46,762	59,861	86,364	81,431	1,468	19,659	74,086	21,000	16,896,845
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	3,426,351	4,196,827	41,908	1,819,391	615,684	356,918	825,424	14,690	358	264,803	34,308	23,766	26,535,289
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,535,502	4,422,448	42,804	1,895,159	720,228	367,478	720,800	37,468	-	183,838	163,749	15,116	26,630,473
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,455,571	3,507,162	33,583	1,091,502	351,322	129,201	309,804	10,482	358	77,582	3,351	17,666	15,960,896
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,527,667	3,703,473	34,552	1,042,228	360,821	134,086	278,932	33,138	-	52,971	47,189	12,516	15,937,471
本財政年度的已撥放但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已撥放但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,858,685	4,672,222	4,992	1,033,333	1,394,826	1,695,882	2,096,208	58,840	-	270,559	34,247	97,966	23,907,848
已撥放但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	3,786,694	4,518,742	4,609	1,096,165	1,316,436	1,698,378	2,036,078	30,290	-	349,880	19,525	86,805	22,488,122
已撥放但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	2,447,393	3,848,006	(1,453)	582,169	397,953	781,534	942,723	48,726	-	78,803	11,881	54,867	14,454,472
已撥放但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	2,374,737	3,714,726	(807)	632,318	384,138	730,477	920,127	25,022	-	83,251	10,205	44,004	13,557,438

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

二零二五年一月至九月

January to September 2025

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 (+)	12,904,128	4,087,198	1,569,444	842,833	2,383,360	1,758,371	27,018	293,861	44,966	645,270	49,451	703,284	621,807	2,660,905	1,327,306
商業再保險的佣金毛額 (-) Gross commission, relating to business written (-)	(1,027,998)	(472,043)	(551,923)	(202,245)	(586,641)	(291,136)	(101)	(55,509)	(9,240)	(57,813)	(9,760)	(79,905)	(81,335)	(538,281)	(349,279)
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 (-)	(2,686,058)	(639,329)	(413,269)	(264,372)	(609,395)	(441,979)	(26,981)	(155,402)	(26,619)	(425,391)	(26,394)	(382,334)	(451,370)	(1,775,271)	(530,533)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	375,951	110,440	195,880	99,035	218,194	74,345	1,467	35,796	6,258	24,514	7,638	29,880	111,108	364,972	179,046
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)	20,467	451,660	2,692,887	839,239	552,635	149,781	62	7,887	12,100	2,011	395	69,804	37,066	235,664	1,078,124

(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 (+)	10,923,409	3,851,621	1,500,917	833,722	2,353,976	1,640,274	22,399	255,891	44,269	254,532	50,099	655,014	582,905	2,450,437	1,229,079
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(989,090)	(491,291)	(548,455)	(207,622)	(599,772)	(284,657)	(84)	(51,025)	(10,017)	(24,964)	(9,604)	(80,427)	(82,003)	(519,488)	(353,102)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(9,089,007)	(2,473,198)	(576,891)	(376,617)	(1,346,954)	(1,200,770)	(3,379)	(189,377)	(15,780)	(165,999)	(29,748)	(598,490)	(325,666)	(1,145,279)	(487,725)
與本意外年度相關的已出的業務業績 Ceded business result, relating to current accident year	(90,734)	(158,907)	(83,768)	(52,818)	(63,005)	(4,998)	(17,878)	7,477	(10,775)	(75,671)	(5,893)	127,680	(93,944)	(403,476)	(52,121)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(2,285,162)	(598,281)	(383,582)	(256,889)	(590,780)	(386,355)	(22,374)	(135,779)	(25,295)	(177,038)	(25,216)	(349,512)	(415,982)	(1,559,391)	(476,672)
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 (+)	354,770	106,421	182,855	95,303	210,709	65,102	1,230	31,789	5,992	12,723	6,484	28,080	101,574	323,135	184,549
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 (+)	1,839,658	332,953	116,960	108,768	317,066	316,255	3,266	111,467	8,527	88,644	12,840	449,112	220,464	832,780	240,002
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,031,094)	(553,855)	(267,844)	(192,838)	(314,990)	(154,125)	(288)	(18,715)	(5,423)	(45,156)	(6,204)	(101,106)	(76,605)	(269,364)	(308,562)
所有意外年度的申索負債中未分配的預期開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(13,270)	(5,755)	(14,153)	(4,040)	(13,490)	(5,446)	70	1,738	(169)	(10,623)	142	(1,199)	(5,583)	(14,909)	3,640
管理開支 (-) Management expenses (-)	(1,017,824)	(548,101)	(253,690)	(188,798)	(301,501)	(148,679)	(358)	(20,453)	(5,255)	(34,533)	(6,346)	(99,907)	(71,023)	(254,455)	(312,202)
未減利潤的變動 (+) Change in unearned profit (+)	102,866	25,774	21,239	10,450	15,346	19	15	(2,199)	365	6,798	(789)	3,169	15,080	37,543	8,423
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	(173,650)	200,144	45,199	14,278	44,600	(4,256)	785	2,052	2,639	(50,461)	(2,139)	5,840	19,767	150,374	35,992
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	318,268	56,251	35,141	21,505	29,984	(8,313)	(243)	23,401	1,690	(105,248)	7,442	102,344	40,020	178,209	21,287
本財政年度中申索負債的現值估計值的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(19,900)	(8,052)	(5,814)	(2,351)	(15,232)	(2,640)	320	7	(98)	(8,149)	(229)	1,227	(6,849)	(14,866)	1,232
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	124,718	248,343	74,526	33,432	59,352	(15,210)	862	25,460	4,231	(163,859)	5,074	109,411	52,937	313,718	58,511

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	8,390,079	2,408,714	506,800	304,663	1,053,723	892,200	6,727	163,672	8,804	120,268	10,412	309,601	173,759	737,129	381,687
已償付申索淨額 Net claim paid	6,559,056	2,059,870	373,915	218,603	812,464	760,053	5,278	248,258	3,905	210,537	7,122	82,639	45,296	131,857	200,115
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	252,102	139,640	246,568	256,609	2,691,100	3,576,820	4,271	183,406	27,448	1,459,788	26,759	680,736	1,092,454	2,001,107	361,635
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	238,564	157,177	213,180	265,964	2,537,204	3,245,671	9,475	209,548	37,349	1,422,626	25,164	629,702	1,122,808	2,014,769	443,950
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	241,445	123,465	191,219	196,559	2,036,725	2,903,304	2,845	85,418	9,164	371,825	14,185	172,624	316,824	442,678	211,414
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	224,993	127,517	175,229	188,866	1,920,184	2,781,378	8,053	100,930	13,085	348,228	13,544	196,567	325,408	511,128	208,928
本財政年度的已招致但未報申索準備金的變動 Changes in IBNR provision in current financial year															
已招致但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,831,775	503,625	275,159	254,999	1,268,204	1,579,086	4,751	206,693	46,278	162,669	35,799	343,209	600,377	734,311	196,773
已招致但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	1,284,108	464,734	227,147	256,530	1,191,940	1,489,423	2,639	194,333	37,248	173,493	31,886	359,769	485,794	586,085	185,658
已招致但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	1,397,544	403,139	218,682	110,068	898,446	1,078,045	1,382	95,542	25,245	55,955	18,673	142,348	238,357	264,655	52,129
已招致但未報申索準備金的承前淨餘額 Net IBNR provision b/f	1,040,522	376,519	184,186	90,867	841,285	1,123,227	1,186	92,507	19,668	69,313	16,988	155,823	211,274	196,864	28,183



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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總值與佣金資訊 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 (+)	1,764,675	4,152,260	30,119	1,481,205	438,429	576,434	955,618	498,893	140,211	428,546	96,580	183,763	40,665,935	
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(145,975)	(880,649)	(6,849)	(288,302)	(81,104)	(100,527)	(162,608)	(85,029)	-	(56,589)	(11,387)	(37,858)	(6,170,085)	
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 (-)	(603,430)	(749,076)	(8,425)	(474,433)	(260,708)	(282,304)	(518,037)	(107,557)	(15,969)	(284,701)	(79,416)	(82,275)	(12,321,026)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	108,214	222,259	2,286	103,802	62,630	69,078	109,736	23,527	-	93,802	15,203	22,805	2,667,867	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	9,567	319,474	6,480	689,760	3,644	8,551	225,867	6,554	698	71,299	27,300	335,488	7,854,466	

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		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		
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 (+)	1,952,359	3,838,772	28,568	1,370,367	488,366	627,481	938,602	1,066,224	59,570	420,052	85,547	143,996	37,668,450	
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(152,753)	(866,244)	(6,792)	(285,033)	(82,077)	(101,830)	(178,111)	(81,762)	-	(59,084)	(11,065)	(33,179)	(6,109,530)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,559,248)	(2,102,408)	(11,905)	(549,504)	(219,980)	(330,778)	(612,975)	(76,964)	(2,006)	(333,617)	(25,287)	(48,191)	(23,897,744)	
與本意外年度相關的分子出的業務業績 Ceded business result, relating to current accident year	(151,986)	(124,887)	(3,655)	(188,022)	(54,549)	(24,615)	26,592	(92,079)	(12,832)	71,254	(35,823)	(25,535)	(1,594,964)	
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(663,799)	(681,833)	(7,967)	(439,977)	(273,936)	(298,795)	(505,634)	(124,832)	(13,011)	(250,292)	(69,669)	(57,801)	(11,075,856)	
本財政年度中分出的溢利開支毛額 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	102,956	211,906	2,119	100,335	63,614	70,452	107,042	19,569	-	102,790	12,475	17,440	2,521,415	
與本意外年度分出的業務相關的最終申索總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	408,857	345,040	2,193	151,620	155,773	203,728	425,185	13,184	179	218,757	21,372	14,826	6,959,476	
本財政年度中的已承付開支 Expenses incurred in current financial year	(164,564)	(647,249)	(2,968)	(236,867)	(83,513)	(106,884)	(159,754)	(44,427)	(17,576)	(93,073)	(13,036)	(27,755)	(4,943,836)	
所有意外年度的申索負債中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all accident years (+)	(3,926)	(14,407)	(259)	4,175	7,493	668	730	(142)	-	18,794	(1,031)	(1,663)	(72,616)	
管理開支 (-) Management expenses (-)	(160,638)	(632,841)	(2,709)	(241,041)	(91,005)	(107,552)	(160,483)	(44,285)	(17,576)	(111,867)	(12,005)	(26,092)	(4,871,220)	
未溢利利潤的變動 (+) Change in unearned profit (+)	54,762	39,255	(175)	28,748	(6,364)	(2,108)	15,358	(486,223)	338,419	(6,619)	204	9,423	228,779	
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	(21,430)	137,239	3,073	139,689	41,884	61,266	29,713	284,768	365,575	(1,088)	539	18,760	1,351,154	
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 (-)	217,843	516,893	10,436	204,447	5,903	22,570	56,261	(18,698)	0	30,396	1,242	4,165	1,773,194	
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	217,843	516,893	10,436	204,447	5,903	22,570	56,261	(18,698)	0	30,396	1,242	4,165	1,773,194	
本財政年度中申索負債的現估計值變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	3,501	2,414	(421)	(1,017)	2,535	(3,861)	(20,458)	(39,608)	-	(283)	(302)	(298)	(139,193)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	199,914	656,546	13,088	343,119	50,322	79,975	65,516	226,462	365,576	29,026	1,480	22,627	2,985,155	

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	1,280,237	1,565,412	3,006	437,104	81,664	100,908	300,198	104,444	1,648	183,641	17,789	26,550	19,570,837	
	已償付申索淨額 Net claim paid	850,857	1,302,022	802	203,672	46,728	59,703	72,525	81,431	1,468	19,659	1,161	20,656	14,379,652	
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	3,419,902	4,163,266	41,908	1,811,953	534,934	325,009	677,667	14,690	358	264,803	30,488	23,066	24,308,489	
	已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,531,546	4,383,611	42,804	1,889,628	633,367	336,398	616,642	37,468	-	183,838	37,157	15,035	24,280,442	
	已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,450,795	3,475,969	33,583	1,089,195	297,027	124,443	277,465	10,482	358	77,582	3,205	17,170	15,176,970	
	已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,523,732	3,667,948	34,552	1,040,416	303,987	129,394	254,259	33,138	-	52,971	3,246	12,516	15,200,196	
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餘額 Gross IBNR provision c/f	3,855,148	4,636,791	4,992	1,008,186	1,263,991	1,660,893	1,945,186	58,840	-	260,816	28,943	83,814	22,851,307	
	已結數但未報賬申索準備金的承前毛餘額 Gross IBNR provision b/f	3,782,854	4,492,224	4,609	1,060,042	1,179,582	1,658,969	1,884,206	30,290	-	341,698	14,960	84,399	21,504,621	
	已結數但未報賬申索準備金的結轉淨餘額 Net IBNR provision c/f	2,443,856	3,822,292	(1,453)	573,790	347,108	766,229	877,151	48,726	-	76,834	11,632	46,665	14,013,039	
	已結數但未報賬申索準備金的承前淨餘額 Net IBNR provision b/f	2,370,898	3,696,017	(807)	621,049	330,610	714,518	852,695	25,022	-	81,518	10,049	43,050	13,193,031	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至九月
January to September 2025
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														財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering			商業 - 其他 Commercial - Others	個人財產保險 Personal Line
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others						
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																	
全保費 (+) Gross Premium Written (+)	470,644	500,929	70,529	71,933	71,074	16,142	20,173	209,270	337	1,068,778	3,590	35,458	36,070	401,387	104,896		
與業務相關的佣金及酬金 (-) Gross commission, relating to business written (-)	(37,004)	(88,243)	(11,412)	(10,886)	(11,619)	(1,905)	(1,402)	(30,852)	(72)	(74,401)	(848)	(731)	(4,505)	(40,225)	(67,105)		
財政年度分出的保費和再保險佣金 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 (-)	(45,926)	(26,489)	(19,769)	(11,723)	(14,531)	(4,951)	(18,141)	(80,543)	(121)	(597,758)	(1,391)	(31,740)	(29,171)	(321,283)	(14,930)		
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	6,959	8,379	6,583	3,137	3,232	764	471	16,404	28	31,706	294	1,972	1,466	38,757	2,417		
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)	157	605	55,954	19,238	59,172	5,032	588	1,128	74	2,669	42	393	720	5,358	22,261		

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	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line				
附2: 本年度的計入貼現變動約總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																			
本財政年度中的溢利(虧損)毛額 (+) Gross earned premium in current financial year (+)	421,298	500,420	64,646	62,589	65,270	15,396	20,513	155,739	500	477,748	3,324	36,924	31,086	385,405	97,841				
本財政年度中的總損失毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(35,098)	(88,254)	(11,237)	(10,873)	(13,532)	(2,332)	(1,446)	(28,513)	(118)	(43,954)	(741)	(799)	(4,400)	(44,569)	(66,151)				
與本意外年度相關的溢利(虧損)毛額 (+) Gross ultimate claims, relating to current accident year (-)	(348,055)	(358,110)	(22,638)	(33,020)	(34,062)	(5,118)	(10,513)	(116,195)	17	(317,187)	(3,498)	(14,760)	(12,736)	(123,121)	(3,910)				
與本意外年度相關的已付的總承保業績 Ceded business result, relating to current accident year	(89)	(6,815)	(3,199)	(2,053)	304	(3,198)	(9,161)	(8,397)	(128)	(79,331)	1,502	(16,469)	(13,803)	(176,476)	(7,971)				
本財政年度中分出的溢利(虧損)毛額 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(39,240)	(33,349)	(17,366)	(9,831)	(13,847)	(5,376)	(18,431)	(67,077)	(257)	(245,247)	(1,344)	(32,317)	(25,477)	(319,653)	(10,173)				
本財政年度中分出的溢利(虧損)的已獲重保前溢利(虧損)毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	6,939	8,381	6,581	3,100	3,079	808	459	14,038	64	10,758	273	1,966	197	38,476	1,538				
與本意外年度分出的溢利(虧損)相關的溢利(虧損)毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	32,212	18,153	7,586	4,679	11,071	1,369	8,811	44,642	65	155,159	2,573	13,881	11,477	104,700	663				
本財政年度中的已付總承保業績 Expenses incurred in current financial year	(7,209)	(37,543)	(10,753)	(6,065)	(4,009)	(1,320)	(2,051)	(11,367)	(31)	(44,594)	(469)	(861)	(2,176)	(29,960)	(5,871)				
所有意外年度的中長期溢利(虧損)中未分配的溢利(虧損)的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(535)	180	576	201	60	(125)	(35)	(2,477)	4	5,408	4	114	(37)	580	(217)				
管理開支 (-) Management expenses (-)	(6,675)	(37,723)	(11,330)	(6,266)	(4,069)	(1,195)	(2,016)	(8,889)	(34)	(50,002)	(473)	(975)	(2,139)	(30,540)	(5,654)				
未減除利潤的變動 (+) Change in unearned profit (+)	29,453	804	444	448	(5,568)	(3,965)	67	(677)	7	29,838	(58)	(88)	(1,491)	(2,542)	1,391				
本財政年度中與本意外年度相關的淨未貼現最佳估計總承保業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	60,299	10,502	17,262	11,027	8,402	(537)	(2,591)	(9,410)	248	22,519	59	3,948	(3,520)	8,737	15,328				
本財政年度中與過往意外年度相關的當前年度溢利(虧損)的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(13,169)	1,355	11,992	3,955	651	(2,981)	(104)	263	95	59,388	157	1,482	820	30,452	1,264				
本財政年度中與過往意外年度相關的淨未貼現最佳估計總承保業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(13,169)	1,355	11,992	3,955	651	(2,981)	(104)	263	95	59,388	157	1,482	820	30,452	1,264				
本財政年度中與商業溢利(虧損)的溢利(虧損)估計總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(956)	(190)	701	160	(295)	(64)	(64)	(3,007)	2	(28,220)	6	79	(40)	(1,607)	(139)				
未貼現承保溢利(虧損) - 扣除(溢利/虧損) Undiscounted Underwriting Results - Profit(Loss)	46,174	11,667	29,955	15,142	8,758	(3,700)	(2,759)	(12,154)	345	53,687	222	5,509	(2,741)	37,581	16,454				

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							
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		345,914	374,370	16,601	23,318	26,042	8,378	(4)	68,670	-	179,920	588	1,414	538	100,942	555		
已支付申索淨額 Net claim paid		317,190	355,423	11,637	20,610	20,679	4,843	(4)	803,634	-	850,283	348	246	75	27,575	452		
本財政年度中的已撥出申索申索基金的變動 Changes in case outstanding provision in current financial year																		
已撥出申索申索基金的結轉毛額 Gross case outstanding provision off		3,700	61,371	8,606	15,546	42,028	16,309	6,582	203,847	-	1,420,049	4,097	4,174	22,677	103,207	2,225		
已撥出申索申索基金的結轉毛額 Gross case outstanding provision b/l		5,949	76,509	8,047	15,115	38,397	13,396	5,685	184,862	277	1,365,336	1,781	8,578	17,891	211,018	93		
已撥出申索申索基金的結轉淨額 Net case outstanding provision off		3,693	58,490	7,842	14,597	27,512	9,300	6,582	104,930	-	405,409	1,611	1,568	1,322	10,169	592		
已撥出申索申索基金的結轉淨額 Net case outstanding provision b/l		5,949	72,918	7,886	14,047	25,241	8,057	5,685	90,292	277	276,813	1,070	1,936	374	55,247	69		
本財政年度中的已撥出保單保單申索申索基金的變動 Changes in ENNR provision in current financial year																		
已撥出保單保單申索申索基金的結轉毛額 Gross ENNR provision off		77,587	3,543	13,174	13,515	38,367	2,936	41,629	116,376	2	178,414	421	3,427	18,336	131,074	7,579		
已撥出保單保單申索申索基金的結轉毛額 Gross ENNR provision b/l		56,660	5,882	21,419	15,325	39,939	2,241	35,712	105,756	(10)	149,143	598	4,563	19,022	111,258	6,226		
已撥出保單保單申索申索基金的結轉淨額 Net ENNR provision off		67,682	3,385	10,285	10,416	20,025	2,472	68,843	105,756	0	46,043	121	936	560	22,203	6,471		
已撥出保單保單申索申索基金的結轉淨額 Net ENNR provision b/l		52,838	5,611	18,321	13,496	20,787	1,828	1,307	53,751	(99)	2,025	270	1,220	109	13,921	5,445		



香港一般業務的臨時統計數字
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二零二五年一月至九月
January to September 2025
離外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

(貨幣千元) (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、醫療專業責任及錯誤和疏忽 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 (+)	16,049	83,818	-	32,416	36,710	25,431	143,311	-	-	51,418	22,199	8,198	3,500,763	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(4,326)	(14,728)	-	(4,347)	(7,173)	(2,675)	(19,252)	-	-	(9,788)	(2,079)	(1,264)	(446,843)	
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 (-)	(281)	(8,054)	-	(17,544)	(29,024)	(21,411)	(95,154)	-	-	(38,335)	(21,105)	(4,981)	(1,454,353)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	26	1,435	-	3,445	6,737	4,599	18,241	-	-	11,931	3,277	552	172,810	
該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	1,112	4,149	-	9,560	217	563	2,160	-	-	54	58	500	191,764	

(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		
表2：本年度未計入貼現調整的承保業績 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 (+)	15,615	73,732	-	36,390	39,298	26,266	138,930	-	-	29,234	22,574	22,020	2,742,758	
本財政年度中的溢利保費開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(5,042)	(16,726)	-	(4,680)	(7,023)	(3,176)	(20,878)	-	-	(9,624)	(2,076)	(2,935)	(424,177)	
與本意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(5,882)	(41,419)	-	(10,070)	(18,239)	(9,689)	(89,868)	-	-	(5,794)	(4,550)	(13,118)	(1,601,537)	
與本意外年度相關的溢利保費結果 Ceded business result, relating to current accident year	1,440	493	-	(11,957)	(10,260)	(8,391)	10,768	-	-	(6,307)	(14,059)	(2,982)	(366,540)	
本財政年度中溢利保費的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(237)	(6,718)	-	(21,650)	(31,564)	(20,027)	(86,533)	-	-	(23,006)	(21,594)	(8,801)	(1,059,114)	
本財政年度中溢利保費的溢利保費溢利收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	23	1,280	-	3,972	6,781	5,050	16,895	-	-	11,981	3,206	864	146,712	
與本意外年度溢利保費相關的溢利保費毛額 (+) Ultimate claims, relating to current accident year on business ceded to reinsurers (+)	1,654	5,930	-	5,721	14,523	6,585	80,406	-	-	4,717	4,329	4,955	545,862	
本財政年度中溢利保費的溢利保費溢利收入 Expenses incurred in current financial year	(142)	(9,592)	-	(6,430)	(2,521)	(2,157)	(17,898)	-	-	(7,387)	(115)	(1,629)	(212,151)	
所有意外年度中溢利保費溢利保														

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	一般法律責任 - 其他法律責任 General Liability - Other Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			專業彌償、醫療事故責任及錯誤及疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附註 5 - 補充資訊 Table 5 - Supplementary Information															
本財政年度中已支付中保額 Claims paid in current financial year															
已支付中保毛額 Gross claims paid	1,609	16,910	-		1,548	499		878	46,455	-		-	186,457	942	1,402,541
已支付中保淨額 Net claims paid	1,609	14,414	-		880	34		158	13,839	-		-	72,925	344	2,517,193
本財政年度內已結算中保單負債的變動 Changes in case outstanding provision in current financial year															
已結算中保單負債的結轉毛額 Gross case outstanding provision of	6,449	33,561	-		7,438	80,750		31,909	147,757	-		-	3,820	700	2,226,800
已結算中保單負債的淨結轉毛額 Gross case outstanding provision b/l	3,956	38,837	-		5,531	86,861		31,080	104,158	-		-	126,592	81	2,350,031
已結算中保單負債的結轉淨額 Net case outstanding provision of	4,776	31,193	-		2,306	54,295		4,758	32,338	-		-	147	496	783,926
已結算中保單負債的淨結轉淨額 Net case outstanding provision b/l	3,934	35,525	-		1,812	56,834		4,692	24,672	-		-	43,943	-	737,275
本財政年度內已結算保單撥備中保單負債的變動 Changes in claim provision in current financial year															
已結算保單撥備中保單負債的結轉毛額 Gross claim provision of	3,537	35,432	-		25,148	130,836		34,988	151,022	-		-	9,743	5,304	1,056,541
已結算保單撥備中保單負債的淨結轉毛額 Gross claim provision b/l	3,840	26,518	-		36,123	136,854		39,409	151,872	-		-	8,182	4,565	983,501
已結算保單撥備中保單負債的結轉淨額 Net claim provision of	3,537	25,714	-		8,379	50,846		15,306	65,572	-		-	1,969	249	441,433
已結算保單撥備中保單負債的淨結轉淨額 Net claim provision b/l	3,839	18,708	-		11,269	53,528		15,959	67,432	-		-	1,733	156	364,407



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

意外年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	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 (+)	2,020,270	80,893	20,469	985,123	499,543	4,302,498	60,202	813,984	60,903	32,836	536,498	9,413,219
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(305,485)	(26,287)	(2,823)	(117,943)	(110,770)	(563,418)	(11,842)	(174,750)	(13,007)	(6,394)	(103,119)	(1,435,837)
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 (-)	(563,956)	(47,919)	(15,543)	(580,646)	(324,972)	(3,388,933)	(14,196)	(466,523)	(13,635)	(6,567)	(304,225)	(5,727,115)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	86,708	15,717	1,914	26,128	90,098	660,006	2,229	107,866	3,389	1,808	77,477	1,073,340
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 (+)	1,785,115	95,004	21,598	678,246	468,314	3,918,231	59,046	734,756	82,591	2,394	471,773	8,317,068
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(307,306)	(26,928)	(2,853)	(97,725)	(102,036)	(549,482)	(11,451)	(157,291)	(28,706)	(2,333)	(87,110)	(1,373,220)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,410,801)	(44,303)	(6,858)	(354,174)	(263,057)	(2,703,685)	(36,214)	(472,885)	(28,843)	(123)	(123,954)	(5,444,897)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	16,226	(23,194)	(9,603)	(141,345)	(45,866)	(451,963)	(2,238)	(69,197)	(6,725)	(183)	(113,449)	(847,536)
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(446,471)	(60,804)	(16,511)	(400,283)	(326,686)	(3,115,611)	(11,811)	(434,438)	(22,802)	(479)	(268,902)	(5,104,798)
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 (+)	83,889	15,567	1,795	16,914	88,886	580,692	2,055	94,014	8,301	271	65,515	957,900
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 (+)	378,808	22,044	5,113	242,024	191,934	2,082,956	7,518	271,227	7,775	25	89,938	3,299,361
本財政年度中的已承付開支 Expenses incurred in current financial year	(33,157)	(7,366)	(987)	(39,101)	(44,042)	(300,445)	(6,368)	(107,306)	(2,534)	(42)	(109,096)	(650,444)
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 (-)	4,048	218	(367)	(6,304)	1,527	(11,336)	2,313	(3,905)	32	44	1,910	(11,821)
管理開支 (-) Management expenses (-)	(37,205)	(7,584)	(621)	(32,797)	(45,569)	(289,109)	(8,680)	(103,401)	(2,566)	(86)	(111,006)	(638,623)
未溢期利潤的變動 (+) Change in unearned profit (+)	(5,026)	363	256	15,142	(3,510)	26,724	1,075	3,087	(4,564)	16,209	11,402	61,158
本財政年度中與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	45,052	(6,423)	1,552	61,043	9,803	(60,620)	3,851	(68,834)	11,219	15,921	49,565	62,128
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 (-)	(43,677)	(2,437)	(6,158)	2,956	(18,388)	205,738	12,102	45,885	19,017	1,000	28,768	244,805
本財政年度中與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(43,677)	(2,437)	(6,158)	2,956	(18,388)	205,738	12,102	45,885	19,017	1,000	28,768	244,805
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 (-)	3,315	268	(460)	720	(3,939)	(19,682)	781	193	6	122	8,537	(10,139)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	4,690	(8,592)	(5,066)	64,719	(12,524)	125,436	16,733	(22,756)	30,241	17,043	86,870	296,794

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	1,557,403	53,874	5,513	312,426	184,327	1,735,307	27,136	241,098	7,784	123	294,280	4,419,271
已償付申索淨額 Net claim paid	1,162,736	28,330	4,061	97,463	58,086	370,160	21,096	97,378	6,185	98	76,649	1,922,242
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	227,955	99,509	13,296	959,281	762,132	5,956,241	79,605	2,183,942	2,117	-	249,936	10,534,014
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	151,653	94,727	16,450	956,293	708,216	6,120,814	94,245	2,084,980	1,731	-	370,674	10,599,783
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	215,040	65,603	4,094	267,816	215,027	1,199,821	62,277	465,046	1,246	-	89,746	2,585,715
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	144,506	63,998	7,304	219,792	205,965	1,127,647	69,183	432,421	1,330	-	164,864	2,437,008
本財政年度的已撥致但未報稅申索準備金的變動 Changes in IBNR provision in current financial year												
已撥致但未報稅申索準備金的結轉毛餘額 Gross IBNR provision c/f	914,389	124,850	53,701	376,561	489,756	4,238,383	86,952	1,203,744	42,107	-	278,024	7,808,468
已撥致但未報稅申索準備金的承前毛餘額 Gross IBNR provision b/f	1,066,806	127,773	44,629	378,691	441,627	3,821,100	79,984	1,084,647	63,083	1,250	295,608	7,405,198
已撥致但未報稅申索準備金的結轉淨餘額 Net IBNR provision c/f	383,015	87,033	17,788	159,364	174,804	792,250	69,434	550,760	35,438	-	147,328	2,417,212
已撥致但未報稅申索準備金的承前淨餘額 Net IBNR provision b/f	537,989	92,096	10,156	187,870	151,044	819,463	69,679	531,546	39,489	1,000	145,506	2,585,837



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

意外年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	7,374	-	-	452,135	7,555	261,402	14	130,535	-	-	20,147	879,162	10,292,381
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,623)	-	-	(12,812)	(1,569)	(65,119)	-	(28,784)	-	-	(4,689)	(114,595)	(1,550,432)
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 (-)	(2,194)	-	-	(396,023)	(2,686)	(120,866)	(1)	(63,369)	-	-	(13,344)	(598,483)	(6,325,598)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	864	-	-	3,464	458	24,106	-	16,087	-	-	3,237	48,216	1,121,556
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 (+)	3,979	-	-	242,592	13,963	357,552	12	144,398	-	-	31,248	793,744	9,110,812	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,210)	-	-	(8,805)	(2,899)	(66,730)	-	(27,211)	-	-	(6,297)	(113,152)	(1,486,373)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,312)	-	-	(83,219)	(79)	(106,343)	(5)	(44,065)	-	-	(15,185)	(250,206)	(5,695,103)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	214	-	-	(147,667)	(4,715)	(64,341)	(1)	(35,578)	-	-	(3,813)	(255,901)	(1,103,437)	
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,126)	-	-	(221,136)	(5,214)	(139,923)	(1)	(81,209)	-	-	(17,500)	(466,107)	(5,570,905)	
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 (+)	863	-	-	901	454	20,741	-	15,634	-	-	1,734	40,328	998,228	
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 (+)	476	-	-	72,568	45	54,840	-	29,997	-	-	11,953	169,879	3,469,240	
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,272)	0	35	(25,816)	1,168	(13,728)	71	(16,451)	-	-	(1,273)	(57,266)	(707,710)	
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 (-)	(84)	0	35	(3,427)	1,539	(1,695)	73	(1,307)	-	-	(267)	(5,134)	(16,954)	
管理開支 (-) Management expenses (-)	(1,188)	-	-	(22,389)	(370)	(12,034)	(2)	(15,143)	-	-	(1,006)	(52,132)	(690,756)	
未溢額利潤的變動 (+) Change in unearned profit (+)	762	-	-	(15,129)	(450)	(18,918)	1	5,325	-	-	30,103	1,695	62,852	
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	1,161	0	35	(38,044)	6,989	87,493	79	26,419	-	-	34,782	118,914	181,041	
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 (-)	(697)	20	272	43,089	62,767	(73,278)	915	(42,368)	-	-	(1,076)	(10,356)	234,449	
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	(697)	20	272	43,089	62,767	(73,278)	915	(42,368)	-	-	(1,076)	(10,356)	234,449	
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 (-)	(237)	2	23	4,340	8,153	(8,040)	161	(17,894)	-	-	(455)	(13,946)	(24,086)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	228	22	330	9,385	77,909	6,174	1,155	(33,843)	-	-	33,252	94,611	391,405	

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S : Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	5	-	-	20,827	3,309	76,266	-	33,984	-	-	1,091	135,482	4,554,753
已償付申索淨額 Net claim paid	5	-	-	5,365	2,282	22,652	-	9,592	-	-	871	40,768	1,963,011
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	-	-	385	193,314	126,344	183,390	799	211,246	-	-	1,830	717,308	11,251,321
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	-	20	385	201,955	91,353	184,848	685	203,460	-	-	1,381	684,087	11,283,869
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	-	232	27,133	63,951	127,494	799	115,024	-	-	133	334,766	2,920,481
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	-	20	385	62,564	78,530	103,984	685	101,282	-	-	202	347,650	2,784,659
本財政年度的已撥發但未報賬申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報賬申索準備金的結轉毛餘額 Gross IBNR provision c/f	2,237	-	-	104,039	28,983	149,912	624	337,658	-	-	19,230	642,682	8,451,150
已撥發但未報賬申索準備金的承前毛餘額 Gross IBNR provision b/f	594	(0)	-	75,746	10,420	46,522	896	279,848	-	-	9,545	423,571	7,828,769
已撥發但未報賬申索準備金的結轉淨餘額 Net IBNR provision c/f	1,676	-	-	14,445	16,198	123,990	624	167,542	-	-	3,897	328,370	2,745,582
已撥發但未報賬申索準備金的承前淨餘額 Net IBNR provision b/f	384	(0)	-	26,384	8,091	19,745	896	139,846	-	-	4,773	200,120	2,785,956



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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

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													(港幣千元) (HK\$'000)
	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 (+)	1,205,494	31,607	4,030	119,042	428,643	708,923	53,302	147,293	60,903	32,836	56,662	2,848,734		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(181,576)	(10,119)	(949)	(14,333)	(94,532)	(131,851)	(10,693)	(28,039)	(13,007)	(6,394)	(9,973)	(501,466)		
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 (-)	(93,245)	(4,565)	(838)	(74,556)	(295,137)	(450,335)	(13,983)	(58,915)	(13,635)	(6,567)	(33,188)	(1,044,963)		
再保險公司應得的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	9,503	781	40	9,904	81,696	92,430	2,231	14,043	3,389	1,808	7,948	223,773		
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：本年度平準人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 (+)	1,038,826	32,749	3,987	53,464	399,361	742,335	47,902	161,225	82,591	2,394	84,166	2,648,999		
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(183,384)	(10,757)	(931)	(8,563)	(85,652)	(145,029)	(10,057)	(33,322)	(28,706)	(2,333)	(12,462)	(521,196)		
即本意外年度相關的當前申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(818,138)	(23,246)	(1,833)	(28,555)	(229,344)	(534,566)	(32,959)	(87,573)	(28,843)	(123)	(28,419)	(1,813,600)		
即本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(16,681)	(1,420)	536	(14,269)	(39,415)	(42,906)	(2,622)	(7,800)	(6,725)	(183)	(27,997)	(159,482)		
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(73,693)	(4,142)	(737)	(38,968)	(295,379)	(534,394)	(11,419)	(78,654)	(22,802)	(479)	(47,688)	(1,108,355)		
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 (+)	6,648	631	35	5,343	80,554	97,428	2,031	15,258	8,301	271	5,660	222,162		
即本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 (+)	50,364	2,090	1,237	19,356	175,410	394,060	6,766	55,595	7,775	25	14,031	726,711		
本財政年度中的已支付開支 Expenses incurred in current financial year	(27,760)	(4,987)	(192)	(13,646)	(36,826)	(89,366)	(6,322)	(23,496)	(2,534)	(42)	(5,074)	(210,245)		
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&E in claims liabilities for all accident years (-)	1,247	(86)	(166)	(5,909)	(1,478)	(4,240)	1,738	(2,043)	32	44	1,665	(9,195)		
管理開支 (-) Management expenses (-)	(29,007)	(4,902)	(26)	(7,737)	(35,348)	(85,126)	(8,060)	(21,452)	(2,566)	(86)	(6,739)	(201,049)		
未滿期利潤的變動 (+) Change in unearned profit (+)	(8,301)	(462)	3	384	(3,704)	3,161	1,580	(1,593)	(4,564)	16,209	(2,190)	522		
本財政年度中與本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	(15,438)	(8,123)	1,569	(11,185)	4,419	(66,371)	(2,478)	7,441	11,219	15,921	8,024	(55,001)		
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 (-)	(14,572)	(952)	(1,870)	(5,359)	(24,112)	41,409	6,863	34,449	19,017	1,000	10,832	66,705		
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	(14,572)	(952)	(1,870)	(5,359)	(24,112)	41,409	6,863	34,449	19,017	1,000	10,832	66,705		
本財政年度中與與負債的現時估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(7,145)	(484)	(280)	(1,081)	(4,088)	13,300	(103)	1,367	6	122	3,235	4,848		
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(37,154)	(9,559)	(582)	(17,625)	(23,781)	(11,662)	4,282	43,257	30,241	17,043	22,090	16,552		

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		
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	762,186	19,337	2,987	22,257	130,068	417,040	21,831	60,735	7,784	123	134,925	1,579,273
已支付申索淨額 Net claim paid	701,787	17,718	1,620	7,133	39,605	112,993	16,690	36,805	6,185	98	8,250	948,886
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	213,137	84,217	10,069	104,333	534,856	1,215,919	75,491	504,438	2,117	-	55,103	2,799,679
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	136,809	75,864	10,403	102,237	461,381	1,455,196	81,387	1,384,059	1,731	-	79,829	3,788,897
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f	210,916	58,883	1,702	46,731	144,928	261,504	58,196	197,214	1,246	-	6,689	988,009
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	135,783	52,831	1,267	45,814	131,688	302,037	60,078	209,319	1,330	-	33,076	973,224
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	716,078	69,299	11,801	79,544	380,396	615,827	82,878	314,955	42,107	-	40,506	2,353,392
已結數但未報賬申索準備金的承前毛數額 Gross IBNR provision b/f	657,587	63,990	10,742	67,596	322,911	606,440	74,208	249,434	63,083	1,250	59,828	2,177,068
已結數但未報賬申索準備金的結轉淨數額 Net IBNR provision c/f	211,921	54,730	3,896	28,478	127,399	114,234	67,003	179,480	35,438	-	16,828	839,409
已結數但未報賬申索準備金的承前淨數額 Net IBNR provision b/f	205,413	56,395	3,130	21,177	104,526	183,130	64,573	184,740	39,489	1,000	25,570	889,143



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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	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														
財政年度保險收入及佣金 - 未扣除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	227,451	2,818	8,131	-	9,828	-	-	174	248,402	3,097,136
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	(4,371)	(520)	(2,101)	-	(1,991)	-	-	(17)	(9,000)	(510,466)
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 (-)	-	-	-	-	(223,712)	(1,590)	(7,206)	-	(5,775)	-	-	(169)	(238,452)	(1,283,415)
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	-	64	295	2,209	-	1,470	-	-	45	4,084	227,857
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				
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														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	-	-	-	-	105,223	9,345	9,298	0	12,347	-	-	370	136,583	2,785,582
本財政年度中的溢額佣金毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	-	(1,754)	(1,838)	(1,997)	-	(2,359)	-	-	(58)	(8,006)	(529,202)
與本意外年度相關的溢額中虧毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	-	(52,195)	(71)	(2,130)	-	(4,237)	-	-	(84)	(58,717)	(1,872,317)
與本意外年度相關的已分出的業務業績 Ceded business result, relating to current accident year	-	-	-	-	(45,947)	(3,724)	(66)	-	(2,885)	-	-	(183)	(52,805)	(212,287)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	-	-	(94,877)	(4,062)	(4,323)	-	(7,484)	-	-	(367)	(111,113)	(1,219,468)
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 (+)	-	-	-	-	47	294	2,231	-	1,513	-	-	101	4,185	226,347
與本意外年度分出的業務相關的溢額中虧毛額 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	-	-	-	-	48,884	43	2,027	-	3,086	-	-	84	54,123	780,834
本財政年度中的已支付開支 Expenses incurred in current financial year	0	0	-	-	(3,359)	(2,399)	(702)	73	(5,831)	-	-	(14)	(12,233)	(222,477)
所有意外年度的申索負債表中未分配的溢額開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	0	0	-	-	(332)	(2,138)	52	73	111	-	-	1	(2,232)	(11,427)
管理開支 (-) Management expenses (-)	-	-	-	-	(3,028)	(261)	(755)	-	(5,943)	-	-	(15)	(10,001)	(211,051)
未溢額利潤的變動 (+) Change in unearned profit (+)	-	-	-	-	(443)	(144)	51	0	(293)	-	-	(5)	(834)	(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	-	-	1,524	1,167	4,455	73	(3,259)	-	-	27	3,988	(51,013)
本財政年度中與過往意外年度相關的溢額中虧毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	26	20	-	-	3,449	(26,153)	2,152	887	(817)	-	-	0	(20,435)	46,271
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	26	20	-	-	3,449	(26,153)	2,152	887	(817)	-	-	0	(20,435)	46,271
本財政年度中與溢額中未貼現負債的溢時估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	5	2	-	-	(189)	(3,259)	151	157	(630)	-	-	0	(3,764)	1,085
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	31	22	-	-	4,785	(28,245)	6,758	1,117	(4,706)	-	-	27	(20,210)	(3,658)

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	-	-	-	-	16,323	727	588	-	4,426	-	-	-	22,064	1,601,337
已償付申索淨額 Net claim paid	-	-	-	-	1,519	403	469	-	3,098	-	-	-	5,489	954,374
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	-	-	-	-	42,831	51,440	1,300	799	4,054	-	-	-	100,424	2,900,103
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	-		20	-	68,107	1,442	2,646	685	4,317	-	-	-	77,216	3,866,113
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f	-		-	-	5,035	16,325	365	799	2,717	-	-	-	25,241	1,013,250
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	-		20	-	6,226	413	1,597	685	3,316	-	-	-	12,256	985,480
本財政年度的已撥數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已撥數但未報賠申索準備金的結轉毛數額 Gross IBNR provision c/f	53	-		-	69,754	18,299	2,765	546	36,458	-	-	84	127,958	2,481,350
已撥數但未報賠申索準備金的承前毛數額 Gross IBNR provision b/f	79		(0)	-	50,435	733	4,132	795	41,657	-	-	171	98,001	2,275,069
已撥數但未報賠申索準備金的結轉淨數額 Net IBNR provision c/f	53	-		-	10,381	10,176	333	546	20,576	-	-	1	42,064	881,473
已撥數但未報賠申索準備金的承前淨數額 Net IBNR provision b/f	79		(0)	-	3,869	310	934	795	25,712	-	-	21	31,720	920,863



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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 (+)	814,776	49,287	16,440	866,081	70,899	3,593,575	6,900	666,691	-	-	479,836	6,564,486	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(123,908)	(16,168)	(1,874)	(103,610)	(16,238)	(431,566)	(1,149)	(146,711)	-	-	(93,146)	(934,371)	
財政年度分出的保費劃分出再保險的佣金 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 (-)	(470,711)	(43,354)	(14,705)	(506,090)	(29,835)	(2,938,598)	(214)	(407,608)	-	-	(271,037)	(4,682,151)	
劃分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	77,205	14,936	1,874	16,225	8,402	567,576	(2)	93,823	-	-	69,528	849,566	
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優惠保費 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 (+)	746,289	62,256	17,611	624,782	68,953	3,175,896	11,144	573,531	-	-	387,607	5,668,068		
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(123,922)	(16,171)	(1,921)	(89,162)	(16,384)	(404,452)	(1,394)	(123,969)	-	-	(74,649)	(852,025)		
即本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(592,663)	(21,057)	(5,026)	(325,618)	(33,713)	(2,169,119)	(3,254)	(385,311)	-	-	(95,535)	(3,631,297)		
即本意外年度相關的分出的業務盈馮 Ceded business result, relating to current accident year	32,907	(21,774)	(10,139)	(127,076)	(6,451)	(409,058)	384	(61,397)	-	-	(85,452)	(688,054)		
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(372,778)	(56,663)	(15,774)	(361,315)	(31,306)	(2,581,217)	(392)	(355,784)	-	-	(221,214)	(3,996,443)		
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 (+)	77,241	14,936	1,760	11,571	8,332	483,264	24	78,756	-	-	59,855	735,738		
即本意外年度中分出的業務相關的最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	328,443	19,954	3,876	222,668	16,523	1,688,896	752	215,632	-	-	75,907	2,572,651		
本財政年度中的已支付開支 Expenses incurred in current financial year	(5,397)	(2,378)	(795)	(25,455)	(7,216)	(211,079)	(45)	(83,810)	-	-	(104,023)	(440,199)		
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 UL&L in claims liabilities for all accident years (-)	2,801	303	(201)	(395)	3,005	(7,097)	575	(1,862)	-	-	244	(2,625)		
管理開支 (-) Management expenses (-)	(8,198)	(2,682)	(594)	(25,060)	(10,221)	(203,983)	(620)	(81,949)	-	-	(104,267)	(437,574)		
未溢利利潤的變動 (+) Change in unearned profit (+)	3,276	825	253	14,758	194	23,563	(506)	4,680	-	-	13,592	60,636		
本財政年度中與本年度相關的淨未貼現最佳估計合併業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	60,490	1,700	(17)	72,228	5,384	5,751	6,329	(76,276)	-	-	41,541	117,129		
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 (-)	(29,105)	(1,486)	(4,288)	8,315	5,723	164,329	5,239	11,436	-	-	17,936	178,100		
本財政年度中與過往年度相關的淨未貼現最佳估計合併業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(29,105)	(1,486)	(4,288)	8,315	5,723	164,329	5,239	11,436	-	-	17,936	178,100		
本財政年度中與與負債的風險估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	10,459	752	(180)	1,801	149	(32,982)	883	(1,173)	-	-	5,302	(14,988)		
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	41,844	967	(4,484)	82,344	11,257	137,098	12,451	(66,014)	-	-	64,780	280,242		

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	795,217	34,538	2,526	290,168	54,260	1,318,267	5,305	180,362	-	-	159,355	2,839,999
已支付申索淨額 Net claim paid	460,948	10,613	2,441	90,330	18,481	257,167	4,405	60,573	-	-	68,399	973,357
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	14,818	15,293	3,227	854,948	227,276	4,740,323	4,114	1,679,504	-	-	194,833	7,734,335
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	14,844	18,863	6,048	854,056	246,835	4,665,618	12,857	700,921	-	-	290,844	6,810,886
已結未決申索準備金的結轉淨對賬 Net case outstanding provision c/f	4,124	6,720	2,392	221,085	70,099	938,317	4,081	267,832	-	-	83,057	1,597,706
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	8,723	11,166	6,037	173,977	74,276	825,610	9,104	223,102	-	-	131,788	1,463,784
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對賬 Gross IBNR provision c/f	198,311	55,551	41,900	297,017	109,360	3,622,556	4,074	888,789	-	-	237,518	5,455,077
已結數但未報賬申索準備金的承前毛對賬 Gross IBNR provision b/f	409,218	63,783	33,887	311,095	118,717	3,214,661	5,776	835,213	-	-	235,779	5,228,129
已結數但未報賬申索準備金的結轉淨對賬 Net IBNR provision c/f	171,094	32,303	13,892	130,885	47,405	678,015	2,431	371,280	-	-	130,499	1,577,804
已結數但未報賬申索準備金的承前淨對賬 Net IBNR provision b/f	332,576	35,701	7,026	166,693	46,518	636,333	5,106	346,806	-	-	119,936	1,696,694

非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore														(港幣千元) (HK\$'000)	
一般保險業務 General Insurance Lines of 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															
財政年度溢利收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	7,374	-	-	-	224,683	4,737	253,271	14	120,707	-	-	19,972	630,759	7,195,245	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,623)	-	-	-	(8,440)	(1,049)	(63,018)	-	(26,793)	-	-	(4,672)	(105,595)	(1,039,966)	
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 (-)	(2,194)	-	-	-	(172,312)	(1,097)	(113,660)	(1)	(57,594)	-	-	(13,175)	(360,031)	(5,042,183)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	864	-	-	-	3,399	163	21,897	-	14,617	-	-	3,192	44,132	893,699	
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 - 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負債 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	3,979	-	-	137,369	4,618	348,254	12	132,051	-	-	30,878	657,162	6,325,230		

		非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
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	-	-	-	4,504	2,582	75,677	-	29,558	-	-	1,091	113,417	2,953,416	
已償付申索淨額 Net claim paid	5	-	-	-	3,847	1,879	22,184	-	6,494	-	-	871	35,280	1,008,636	
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財額 Gross case outstanding provision c/f	-	-	-	385	150,483	74,904	182,089	-	207,192	-	-	1,830	616,884	8,351,218	
已撥未決申索準備金的承前毛財額 Gross case outstanding provision b/f	-	-	-	385	133,848	89,911	182,203	-	199,143	-	-	1,381	606,871	7,417,756	
已撥未決申索準備金的結轉淨財額 Net case outstanding provision c/f	-	-	-	232	22,097	47,626	127,129	-	112,307	-	-	133	309,525	1,907,231	
已撥未決申索準備金的承前淨財額 Net case outstanding provision b/f	-	-	-	385	56,338	78,117	102,387	-	97,966	-	-	202	335,394	1,799,179	
本財政年度的已撥數但未報賬申索準備金的變動 Changes in IBNR provision in current financial year															
已撥數但未報賬申索準備金的結轉毛財額 Gross IBNR provision c/f	2,184	-	-	-	34,285	10,684	147,147	78	301,200	-	-	19,146	514,724	5,969,800	
已撥數但未報賬申索準備金的承前毛財額 Gross IBNR provision b/f	515	-	-	-	25,311	9,687	42,390	101	238,191	-	-	9,374	525,700	5,553,700	
已撥數但未報賬申索準備金的結轉淨財額 Net IBNR provision c/f	1,623	-	-	-	4,063	6,022	123,657	78	146,966	-	-	3,896	286,305	1,864,109	
已撥數但未報賬申索準備金的承前淨財額 Net IBNR provision b/f	306	-	-	-	22,515	7,781	18,811	101	114,134	-	-	4,752	168,400	1,865,094	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

承保年度臨時及協約再保險業務承保業績

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

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未退轉再保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	29,129	13,928	-	36,603	8,722	1,237,512	5,396	85,738	895	6,351	7,747	1,432,023	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(5,170)	(1,189)	-	(8,185)	(2,021)	(202,461)	(769)	(21,482)	(336)	(1,913)	(1,673)	(245,199)	
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 retrocessionaries (-)	(5,871)	(3,263)	-	(18,531)	(4,575)	(548,001)	(1,637)	(17,211)	-	-	(1,115)	(600,204)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,666	724	-	4,393	1,039	120,538	274	4,683	-	-	206	133,524	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的綜合保單業績 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 (+)	29,727	10,083	-	23,628	3,688	951,115	2,462	74,996	540	4,201	6,030	1,106,468
與本承保年度相關的最终保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(10,454)	(1,892)	-	(2,735)	(951)	(153,932)	(328)	(18,510)	(149)	(1,342)	(1,044)	(191,337)
與本承保年度相關的最终申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(13,055)	(5,341)	-	(13,938)	(2,103)	(489,532)	(786)	(40,552)	(112)	(905)	(2,709)	(569,035)
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	(1,294)	(953)	-	113	(115)	(143,070)	(277)	(3,939)	1	11	(251)	(149,774)
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 (-)	(5,878)	(2,162)	-	(6,502)	(1,892)	(441,832)	(537)	(13,780)	-	-	(691)	(473,273)
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 (+)	1,917	127	-	2,156	634	99,453	85	3,814	-	-	133	108,320
與本承保年度轉分出的業務相關的最终申索開支 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	2,667	1,082	-	4,459	1,143	199,309	175	6,026	1	11	307	215,179
本財政年度中的已支付開支 Expenses incurred in current financial year	(379)	112	(0)	(1,999)	(574)	(124,690)	90	(36,422)	38	(680)	(321)	(164,825)
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 (-)	89	528	(0)	(156)	141	(276)	215	(2,160)	0	-	46	(1,572)
管理開支 (-) Management expenses (-)	(864)	(455)	-	(1,628)	(691)	(87,874)	(467)	(6,572)	(67)	(474)	(379)	(99,470)
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 (-)	396	39	-	(216)	(25)	(36,540)	342	(27,690)	105	(207)	12	(63,783)
已續定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	(18)	(0)	-	-	-	802	-	(1,699)	-	-	0	(914)
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	4,526	2,008	(0)	5,068	(54)	40,693	1,160	(26,127)	319	1,285	1,705	30,583
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 (+)	(5,139)	728	-	9,391	4,291	284,553	1,726	17,104	355	2,149	1,479	316,637
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 (-)	5,227	862	-	(1,734)	(913)	(39,801)	(286)	(5,185)	(198)	(655)	(424)	(43,107)
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 (-)	5,797	4,807	(1)	(6,351)	1,079	(148,271)	2,947	(102,178)	498	(16)	(24,083)	(265,771)
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	5,886	6,397	(1)	1,305	4,457	96,481	4,387	(90,259)	655	1,479	(23,028)	7,759
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 (-)	(327)	1,100	(1)	(1,556)	282	(20,217)	1,843	8,656	62	(126)	(27)	(10,312)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	10,084	9,505	(2)	4,817	4,685	116,957	7,391	(107,730)	1,036	2,638	(21,350)	28,031

			臨時再保險業務 Reinsurance Facultative Business									
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	25,506	22,225	(7)	10,065	6,525	352,789	7,583	63,755	84	-	7,662	496,188
已支付申索淨額 Net claim paid	22,700	21,810	(5)	4,918	6,133	303,086	5,382	61,884	84	-	7,637	433,628
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額 Gross case outstanding provision c/f	9,202	34,963	170	41,109	16,546	1,543,754	16,160	401,315	114	-	21,389	2,084,723
已撥未決申索準備金的承前毛額 Gross case outstanding provision b/f	11,001	37,068	170	33,961	17,451	1,518,504	22,948	311,416	1,728	-	8,701	1,962,947
已撥未決申索準備金的結轉淨額 Net case outstanding provision c/f	8,720	34,733	170	27,247	15,840	1,166,944	13,343	364,287	114	-	21,367	1,652,765
已撥未決申索準備金的承前淨額 Net case outstanding provision b/f	10,453	36,935	170	21,411	17,134	1,145,684	18,068	284,333	1,370	-	8,701	1,544,258
本財政年度的已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year												
已撥發但未報驗申索準備金的結轉毛額 Gross IBNR provision c/f	21,910	26,779	7	73,057	12,617	1,489,946	12,447	350,456	(12)	-	52,373	2,039,579
已撥發但未報驗申索準備金的承前毛額 Gross IBNR provision b/f	13,404	51,926	179	31,339	14,754	636,995	14,343	335,221	1,594	-	40,005	1,139,761
已撥發但未報驗申索準備金的結轉淨額 Net IBNR provision c/f	19,106	25,224	7	28,324	11,122	1,136,550	11,157	303,188	(12)	-	52,362	1,587,027
已撥發但未報驗申索準備金的承前淨額 Net IBNR provision b/f	13,590	51,177	211	25,175	14,952	481,049	13,257	304,782	1,475	-	39,966	945,634

(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														
財政年度保費收入及佣金 - 未扣除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	6,590,613	3,308,213	15,434	438,329	455,797	10,771,538	653,362	2,908,910	62,844	-	1,815,471	27,020,512	28,452,535	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,910,649)	(807,439)	(2,957)	(107,222)	(125,980)	(2,352,693)	(105,743)	(906,535)	(23,140)	-	(465,201)	(6,807,560)	(7,052,760)	
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														
轉分出給轉分保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,722,991)	(298,407)	485	(119,175)	(45,452)	(3,076,234)	(128,953)	(289,047)	(5,481)	-	(516,813)	(6,202,067)	(6,802,270)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	484,679	97,489	(51)	19,826	11,475	582,480	35,916	109,344	2,079	-	199,209	1,542,446	1,675,970	
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)														

(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 (+)	5,381,382	2,785,078	15,770	386,724	569,619	10,824,193	541,841	2,399,932	49,943	-	1,394,486	24,348,969	25,455,438	
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 (-)	(1,745,832)	(591,179)	(2,925)	(104,534)	(133,692)	(2,454,547)	(91,791)	(715,654)	(10,581)	-	(331,928)	(6,182,663)	(6,374,000)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,282,866)	(2,226,650)	(10,741)	(236,539)	(339,764)	(6,628,343)	(320,170)	(1,480,200)	(11,608)	-	(1,038,445)	(15,575,326)	(16,144,361)	
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	(427,911)	(3,613)	661	(15,707)	(10,713)	(794,195)	(10,892)	(36,019)	(3,496)	-	100,276	(1,201,608)	(1,351,383)	
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 (-)	(1,721,831)	(386,431)	(510)	(74,910)	(57,071)	(3,092,512)	(58,297)	(345,770)	(8,404)	-	(360,518)	(6,106,255)	(6,579,528)	
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 (+)	478,592	103,067	66	18,559	14,941	630,755	9,510	121,494	3,764	-	169,181	1,549,929	1,658,248	
與本承保年度轉分出的業務相關的最终中保毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	815,328	279,752	1,105	40,644	31,417	1,667,562	37,896	188,257	1,144	-	291,613	3,354,718	3,569,897	
本財政年度中的已淨付開支 Expenses incurred in current financial year	(214,974)	(191,718)	(366)	(20,686)	(34,287)	(560,138)	(40,825)	(178,949)	2,156	0	(194,626)	(1,434,413)	(1,599,238)	
所有承保年度的中保費用當中未分配的理賠開支的變動 (-) Changes in ULA/E in claims liabilities for all underwriting years (-)	9,120	4,936	125	(454)	(1,592)	(20,443)	(2,326)	(27,354)	(18)	-	(919)	(38,925)	(40,497)	
管理開支 (-) Management expenses (-)	(223,059)	(184,922)	(531)	(15,006)	(33,532)	(513,665)	(37,915)	(145,399)	(6,044)	-	(198,836)	(1,358,908)	(1,458,378)	
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 (-)	(1,036)	(11,732)	40	(5,225)	837	(26,030)	(584)	(6,195)	8,217	0	5,129	(36,580)	(100,363)	
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 (+)	52,505	(140,840)	154	1,918	(7,028)	(98,994)	(8,750)	(71,379)	(2,299)	-	(60,535)	(335,249)	(336,164)	
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	(237,696)	(368,922)	2,552	11,176	44,135	287,976	69,415	(82,269)	24,115	0	(130,772)	(380,290)	(349,707)	
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 (+)	1,269,035	803,845	1,295	47,084	120,202	1,812,895	138,121	611,255	18,750	-	260,418	5,082,901	5,399,538	
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 (-)	(357,306)	(292,597)	(393)	(16,509)	(26,155)	(411,725)	(16,997)	(213,152)	(15,392)	-	(115,907)	(1,466,132)	(1,509,239)	
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 (-)	(821,984)	(448,946)	1,931	(29,678)	(105,019)	(849,246)	(55,637)	(822,129)	470	-	94,618	(3,035,620)	(3,301,391)	
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	89,744	62,302	2,833	897	(10,971)	551,924	65,487	(424,026)	3,829	-	239,129	581,149	588,908	
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 (-)	(59,412)	(38,380)	668	(9,431)	(6,643)	(108,830)	(8,417)	(61,985)	(1,013)	-	(14,339)	(307,783)	(318,094)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(207,363)	(345,000)	6,054	2,643	26,521	731,070	126,485	(568,280)	26,930	0	94,018	(106,923)	(78,892)	

一般保險業務 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表B：補充資訊 Table B :Supplementary information														
本財政年度中的已履行申索總額 Claims paid in current financial year														
已償付中索毛額 Gross claim paid	3,297,254	1,571,806	17,614	135,815	313,578	4,691,407	155,467	1,297,988	2,814	-	519,450	12,003,192	12,499,380	
已償付申索淨額 Net claim paid	2,149,960	1,528,297	16,010	120,930	189,482	3,724,728	153,686	1,242,898	2,786	-	431,933	9,560,710	9,994,338	
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	937,715	2,635,285	37,903	364,800	598,988	9,737,122	842,287	2,482,248	10,802	-	909,178	18,556,330	20,641,053	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	944,255	2,438,534	31,956	328,902	550,986	10,160,086	782,394	2,133,892	9,982	-	759,053	18,140,041	20,102,988	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	793,579	2,548,438	24,737	312,171	561,849	7,628,015	814,007	2,328,891	8,653	-	519,373	15,539,713	17,192,478	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	779,457	2,368,676	20,428	287,236	502,418	7,919,123	767,634	1,986,784	7,116	-	423,834	15,062,705	16,606,963	
本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報賠申索準備金的結轉毛餘額 Gross IBNR provision off	4,748,113	2,884,617	26,211	349,464	565,863	7,580,670	1,036,626	6,799,454	255,790	-	1,714,579	25,961,387	28,000,966	
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	3,890,134	2,524,072	35,392	301,019	489,598	7,185,476	794,896	6,472,014	251,071	-	1,905,963	23,849,634	24,989,395	
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	3,706,140	2,724,947	24,581	329,168	479,479	5,924,694	984,741	6,556,140	255,716	-	1,255,515	22,241,120	23,828,148	
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	2,831,082	2,426,073	33,281	287,083	424,320	5,599,885	767,257	6,244,637	251,024	-	1,337,290	20,201,932	21,147,565	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

承保年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未扣除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	29,129	13,577	-	36,603	8,824	1,139,870	4,489	61,817	895	6,351	5,998	1,307,553	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(5,170)	(1,189)	-	(8,185)	(2,055)	(191,112)	(634)	(18,208)	(336)	(1,913)	(1,568)	(230,371)	
財政年度轉分出的保費和轉分再保險的佣金 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 (-)	(5,871)	(3,002)	-	(18,531)	(4,649)	(514,443)	(1,442)	(12,233)	-	-	(1,115)	(561,285)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,666	695	-	4,393	1,060	112,719	213	2,913	-	-	206	123,865	
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2：本年度淨計入貼現變動的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	29,727		9,734	-	23,628	3,688	866,181	1,576	58,467	540	4,201	4,317	1,002,059
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 (-)	(10,454)		(1,892)	-	(2,735)	(951)	(144,778)	(195)	(16,513)	(149)	(1,342)	(943)	(179,951)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(13,055)		(5,195)	-	(13,938)	(2,103)	(449,273)	(790)	(37,096)	(112)	(905)	(1,787)	(524,255)
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	(1,294)		(811)	-	113	(115)	(129,210)	(151)	(3,561)	1	11	(251)	(135,268)
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 (+)	(5,878)		(1,900)	-	(6,502)	(1,892)	(402,661)	(350)	(11,420)	-	-	(691)	(431,295)
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 (+)	1,917		117	-	2,156	634	91,345	24	2,351	-	-	133	98,678
與本承保年度轉分出的業務相關的再保險申索開支 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	2,667		972	-	4,459	1,143	182,106	175	5,507	1	11	307	197,348
本財政年度中的已支付開支 Expenses incurred in current financial year	(380)		52	-	(1,999)	(585)	(83,730)	111	(4,845)	38	(680)	(235)	(92,254)
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 (-)	89		510	-	(156)	141	(95)	208	(1,848)	0	-	48	(1,102)
管理開支 (-) Management expenses (-)	(864)		(427)	-	(1,628)	(702)	(74,696)	(218)	(3,162)	(67)	(474)	(299)	(82,536)
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 (-)	395		(31)	-	(216)	(25)	(8,939)	121	165	105	(207)	16	(8,616)
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 (+)	(18)		(0)	-	-	-	(129)	-	(1,705)	-	-	0	(1,852)
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	4,525		1,888	-	5,068	(65)	59,062	550	(5,254)	319	1,285	1,102	68,479
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 (+)	(5,139)		726	-	9,391	4,393	276,527	1,708	9,743	355	2,149	1,442	301,296
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	5,227		862	-	(1,734)	(947)	(41,596)	(280)	(3,685)	(198)	(655)	(420)	(43,425)
本財政年度中與過往承保年度相關的現時估計變動的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	5,790		4,567	-	(6,351)	1,085	(204,606)	2,950	(48,549)	498	(16)	(24,229)	(268,861)
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	5,878		6,155	-	1,305	4,531	30,325	4,379	(42,491)	655	1,479	(23,207)	(10,991)
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 (-)	(330)		987	(1)	(1,556)	282	(31,752)	734	(5,626)	62	(126)	(36)	(37,361)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	10,073		9,030	(1)	4,817	4,748	57,634	5,663	(53,371)	1,036	2,638	(22,141)	20,127

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3 :Supplementary information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	25,506	21,641	(7)	10,065	6,525	282,437	7,583	19,799	84	-	7,662	381,295
已支付申索淨額 Net claim paid	22,700	21,226	(5)	4,918	6,133	259,102	5,382	18,207	84	-	7,637	345,384
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	9,035	26,945	170	41,109	16,546	1,186,367	16,160	211,879	114	-	21,358	1,529,685
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	10,827	28,463	170	33,961	17,451	1,122,173	22,948	187,200	1,728	-	8,669	1,433,589
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	8,553	26,929	170	27,247	15,840	930,268	13,343	187,619	114	-	21,336	1,231,419
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	10,280	28,459	170	21,411	17,134	904,180	18,068	163,036	1,370	-	8,669	1,172,777
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	21,267	25,637	(6)	73,057	12,587	1,420,746	4,944	177,720	(12)	-	46,289	1,782,227
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	12,734	50,562	167	31,339	14,730	593,087	6,534	152,065	1,594	-	34,476	897,290
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision c/f	18,589	24,321	(6)	28,324	11,092	1,075,911	3,938	145,449	(12)	-	46,278	1,353,885
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	13,050	50,069	199	25,175	14,928	440,381	5,724	137,763	1,475	-	34,436	723,201



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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													
財政年度總收入及佣金 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	351	-	-	(102)	97,643	908	23,921	-	-	1,749	124,470	1,432,023
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	34	(11,349)	(135)	(3,273)	-	-	(105)	(14,829)	(245,199)
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 (-)	-	(261)	-	-	74	(33,558)	(195)	(4,979)	-	-	-	(38,918)	(600,204)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	28	-	-	(20)	7,819	61	1,771	-	-	-	9,658	133,524
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)													

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	349	-	-	-	84,934	886	16,529	-	-	1,712	104,410	1,106,468	
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 (-)	-	-	-	-	-	(9,155)	(133)	(1,997)	-	-	(101)	(11,386)	(191,337)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(146)	-	-	-	(40,259)	3	(3,456)	-	-	(922)	(44,780)	(569,035)	
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	-	(142)	-	-	-	(13,860)	(126)	(378)	-	-	-	(14,506)	(149,774)	
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 (-)	-	(262)	-	-	-	(39,170)	(187)	(2,359)	-	-	-	(41,978)	(473,273)	
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	-	-	-	8,107	61	1,463	-	-	-	9,642	108,320	
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 (+)	-	110	-	-	-	17,202	0	519	-	-	-	17,831	215,179	
本財政年度中已淨付開支 Expenses incurred in current financial year	1	59	(0)		11	(40,960)	(21)	(31,576)	-	-	(86)	(72,572)	(164,825)	
所有承保年度的中支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 (-)	-	18	(0)		(0)	(181)	7	(312)	-	-	(2)	(470)	(1,572)	
管理開支 (-) Management expenses (-)	-	(28)	-	-	11	(13,178)	(249)	(3,410)	-	-	(80)	(16,934)	(99,470)	
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	70	-	-	-	(27,601)	221	(27,855)	-	-	(4)	(55,168)	(63,783)	
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 (+)	-	-	-	-	-	932	-	6	-	-	(0)	938	(914)	
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	1	120	(0)	-	11	(18,368)	610	(20,873)	-	-	603	(37,896)	30,583	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	2	-	-	(102)	8,026	18	7,361	-	-	37	15,341	316,637	
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 (-)	-	(0)	-	-	34	1,795	(6)	(1,500)	-	-	(4)	319	(43,107)	
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 (-)	7	240	(1)	-	(6)	56,335	(3)	(53,629)	-	-	147	3,091	(265,771)	
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	7	242	(1)	-	(74)	66,156	9	(47,768)	-	-	179	18,750	7,759	
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 (-)	3	113	(0)	0	(0)	11,535	1,109	14,282	-	-	8	27,050	(10,312)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	11	475	(1)	0	(63)	59,323	1,727	(54,359)	-	-	791	7,904	28,031	

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	-	584	-	-	-	70,352	-	43,956	-	-	-	114,892	496,188
已履行申索淨額 Net claim paid	-	584	-	-	-	43,984	-	43,676	-	-	-	88,245	433,628
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	167	8,018	-	-	-	357,387	-	189,436	-	-	31	555,038	2,084,723
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	174	8,605	-	-	-	396,332	-	124,216	-	-	31	529,358	1,962,947
已結未決申索準備金的結轉淨額 Net case outstanding provision off	167	7,804	-	-	-	236,676	-	176,668	-	-	31	421,346	1,652,765
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	174	8,475	-	-	-	241,504	-	121,297	-	-	31	371,482	1,544,258
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	643	1,142	13	(0)	30	69,201	7,503	172,736	-	-	6,085	257,352	2,039,579
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	670	1,364	12	(0)	24	43,908	7,809	183,155	-	-	5,529	242,471	1,139,761
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	517	903	13	(0)	30	60,638	7,218	157,739	-	-	6,085	233,142	1,587,027
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	540	1,108	12	(0)	24	40,668	7,533	167,018	-	-	5,529	222,432	945,634



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

承保年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

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 (+)	6,003	12,543	-	10,637	1,226	205,097	3,586	32,029	895	6,351	4,499	282,866			
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,233)	(1,663)	-	(2,328)	(244)	(40,320)	(478)	(10,345)	(336)	(1,913)	(1,060)	(59,919)			
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business															
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(2,866)	(1,851)	-	(8,054)	(286)	(103,700)	(1,368)	(6,325)	-	-	(802)	(125,251)			
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	604	126	-	1,326	39	17,159	198	1,381	-	-	97	20,929			
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终保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	2,474		9,275	-	11,663	594	168,710	780	23,977	540	4,201	2,709	224,922
與本承保年度相關的最终保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(525)		(1,776)	-	(1,655)	(98)	(34,481)	(53)	(7,426)	(149)	(1,342)	(582)	(48,086)
與本承保年度相關的最终申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,092)		(5,002)	-	(6,803)	(290)	(86,136)	(419)	(13,114)	(112)	(905)	(1,077)	(114,952)
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	(281)		(807)	-	166	(91)	(24,091)	(124)	(1,766)	1	11	(288)	(27,269)
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 (-)	(716)		(1,879)	-	(4,200)	(222)	(91,143)	(250)	(5,777)	-	-	(675)	(104,863)
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 (+)	98		110	-	1,540	22	18,505	2	1,034	-	-	81	21,392
與本承保年度轉分出的業務相關的最终申索 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	336		962	-	2,826	109	48,548	125	2,977	1	11	306	56,202
本財政年度中的已支付開支 Expenses incurred in current financial year	(132)		(482)	-	(432)	(25)	(11,924)	150	(2,870)	38	(680)	(185)	(16,541)
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 (-)	27		232	-	(95)	3	(520)	196	(1,399)	0	-	(26)	(1,582)
管理開支 (-) Management expenses (-)	(437)		(685)	-	(305)	(27)	(11,180)	(170)	(1,540)	(67)	(474)	(158)	(15,043)
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 (-)	279		(29)	-	(32)	(1)	(224)	125	69	105	(207)	(1)	84
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 (+)	(18)		-	-	-	-	(613)	-	0	-	-	0	(630)
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	426		1,208	-	2,939	89	11,465	334	(1,198)	319	1,285	578	17,443
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 (+)	3,405		3,318	-	(1,519)	126	34,142	1,636	6,764	355	2,149	1,582	51,959
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 (-)	(735)		(654)	-	324	(46)	(7,409)	(264)	(2,904)	(198)	(655)	(264)	(12,806)
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 (-)	255		3,684	-	(3,046)	209	(5,685)	2,877	(30,993)	498	(16)	(18,506)	(50,722)
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	2,925		6,348	-	(4,241)	289	21,048	4,249	(27,134)	655	1,479	(17,188)	(11,569)
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 (-)	281		304	(1)	(608)	2	(4,331)	762	(3,502)	62	(126)	(2,092)	(9,247)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	3,632		7,860	(1)	(1,910)	380	28,182	5,345	(31,833)	1,036	2,638	(18,702)	(3,373)

		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8：補充資訊 Table 8: 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	887	6,426	-	5,811	1,355	77,636	7,499	10,075	84	-	6,111	115,883	
已支付申索淨額 Net claim paid	860	6,424	-	2,567	843	77,397	5,308	9,593	84	-	6,101	109,178	
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賬 Gross case outstanding provision of	1,180	25,635	170	22,175	1,485	342,632	15,408	60,670	114	-	19,377	488,847	
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	1,641	22,512	170	16,158	1,269	355,844	22,021	61,275	1,256	-	840	482,986	
已結未決申索準備金的結轉淨對賬 Net case outstanding provision of	1,111	25,627	170	17,065	1,458	287,561	12,594	58,642	114	-	19,361	423,704	
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	1,611	22,511	170	11,110	1,234	299,118	17,142	59,281	904	-	840	413,920	
本財政年度中已撥發但未報帳申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報帳申索準備金的結轉毛對賬 Gross IBNR provision of	964	2,994	(6)	5,229	67	72,834	2,668	54,806	(12)	-	1,776	141,318	
已撥發但未報帳申索準備金的承前毛對賬 Gross IBNR provision b/f	2,329	20,307	167	19,394	1,650	196,156	5,564	39,744	1,127	-	1,912	288,351	
已撥發但未報帳申索準備金的結轉淨對賬 Net IBNR provision of	930	2,994	(6)	3,301	59	55,635	2,214	42,805	(12)	-	1,767	109,686	
已撥發但未報帳申索準備金的承前淨對賬 Net IBNR provision b/f	2,357	19,737	199	16,026	1,790	150,610	4,633	43,249	928	-	1,884	241,413	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

承保年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

(請參閱千圓) (HAS'000)														
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保險收入及佣金 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	351	-	-	(102)	7,847	360	8,047	-	-	-	16,502	299,368	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	34	(270)	(3)	(358)	-	-	-	(597)	(60,516)	
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 (-)	-	(261)	-	-	74	(4,802)	(41)	(2,386)	-	-	-	(7,416)	(132,668)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	24	-	-	(20)	886	-	406	-	-	-	1,296	22,226	
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 - 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	-	-	-	-	7,565	338	4,177	-	-	-	12,429	237,351
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 (-)	-	-	-	-	-	-	(424)	(1)	(60)	-	-	-	(485)	(48,571)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(146)	-	-	-	-	(2,529)	3	(46)	-	-	-	(2,717)	(117,669)
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	-	(146)	-	-	-	-	(1,907)	(39)	(429)	-	-	-	(2,521)	(29,790)
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)	-	-	-	-	(5,161)	(39)	(525)	-	-	-	(5,987)	(110,850)
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 (+)	-	6	-	-	-	-	726	-	62	-	-	-	794	22,186
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 (+)	-	110	-	-	-	-	2,529	0	34	-	-	-	2,672	58,874
本財政年度中的已淨付開支 Expenses incurred in current financial year	-	45	-	-	-	11	(1,536)	142	9,129	-	-	-	7,793	(8,749)
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 UL&AE in claims liabilities for all underwriting years (-)	-	18	-	-	-	(0)	79	6	129	-	-	-	231	(1,350)
管理開支 (-) Management expenses (-)	-	(28)	-	-	-	11	(1,327)	(83)	(1,211)	-	-	-	(2,637)	(17,681)
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 (-)	-	56	-	-	-	-	(288)	219	10,212	-	-	-	10,199	10,282
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 (+)	-	-	-	-	-	-	-	-	-	-	-	-	-	(630)
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	-	102	-	-	-	11	1,170	444	12,771	-	-	-	14,498	31,941
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	2	-	-	-	(102)	(349)	24	3,545	-	-	-	3,120	55,080
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 (-)	-	(0)	-	-	-	34	157	(6)	(294)	-	-	-	(109)	(12,915)
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 (-)	-	230	-	-	-	(6)	(2,020)	(2)	(1,181)	-	-	-	(2,979)	(53,702)
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	-	232	-	-	-	(74)	(2,213)	16	2,070	-	-	-	32	(11,537)
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 (-)	-	102	-	-	0	(0)	3,732	1,105	8,086	-	-	-	13,026	3,779
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	436	-	-	0	(63)	2,689	1,565	22,928	-	-	-	27,556	24,183

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	-	584	-	-	-	8,673	-	-	-	-	-	9,257	125,139
已履行申索淨額 Net claim paid	-	584	-	-	-	11,844	-	-	-	-	-	12,429	121,607
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 off	-	8,018	-	-	-	27,601	-	2,856	-	-	-	38,476	527,322
已結未決申索準備金的承前毛數額 Gross case outstanding provision b/f	-	8,605	-	-	-	32,964	-	3,981	-	-	-	45,550	528,536
已結未決申索準備金的結轉淨數額 Net case outstanding provision off	-	7,804	-	-	-	27,601	-	2,237	-	-	-	37,642	461,346
已結未決申索準備金的承前淨數額 Net case outstanding provision b/f	-	8,475	-	-	-	32,964	-	3,365	-	-	-	44,805	458,725
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數額 Gross IBNR provision off	637	1,065	-	(0)	30	11,202	7,463	33,524	-	-	-	53,920	195,239
已結數但未報險申索準備金的承前毛數額 Gross IBNR provision b/f	663	1,263	-	(0)	24	10,251	7,768	41,339	-	-	-	61,308	349,659
已結數但未報險申索準備金的結轉淨數額 Net IBNR provision off	512	834	-	(0)	30	9,747	7,178	29,199	-	-	-	47,500	157,186
已結數但未報險申索準備金的承前淨數額 Net IBNR provision b/f	534	1,018	-	(0)	24	9,583	7,492	35,232	-	-	-	53,882	295,295



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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 - 未扣除轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	23,126	1,034	-	25,966	7,598	934,773	903	29,788	-	-	1,499	1,024,687		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,937)	473	-	(5,857)	(1,811)	(150,792)	(156)	(7,863)	-	-	(508)	(170,452)		
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 (-)	(3,005)	(1,151)	-	(10,477)	(4,364)	(410,744)	(74)	(5,907)	-	-	(313)	(436,034)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,062	569	-	3,068	1,021	95,561	15	1,532	-	-	109	102,936		
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 (+)	27,254	459	-	11,964	3,094	697,472	795	34,490	-	-	1,608	777,137
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 (-)	(9,929)	(116)	-	(1,080)	(853)	(110,296)	(143)	(9,087)	-	-	(361)	(131,865)
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(11,963)	(192)	-	(7,135)	(1,812)	(363,137)	(370)	(23,982)	-	-	(710)	(409,303)
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	(1,013)	(4)	-	(53)	(24)	(105,119)	(27)	(1,796)	-	-	37	(107,999)
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 (-)	(5,162)	(21)	-	(2,302)	(1,669)	(311,518)	(99)	(5,643)	-	-	(16)	(326,432)
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 (+)	1,819	6	-	616	613	72,840	22	1,317	-	-	52	77,286
與本保單年度轉分出的業務相關的最終申索開支 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	2,331	11	-	1,632	1,033	133,558	50	2,530	-	-	1	141,147
本財政年度中的已付開支 Expenses incurred in current financial year	(249)	534	-	(1,567)	(560)	(71,805)	(39)	(1,976)	-	-	(50)	(75,712)
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 (-)	62	278	-	(61)	139	425	12	(449)	-	-	75	480
管理開支 (-) Management expenses (-)	(427)	258	-	(1,322)	(675)	(63,516)	(48)	(1,622)	-	-	(141)	(67,493)
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 (-)	116	(2)	-	(184)	(24)	(8,715)	(4)	95	-	-	17	(8,699)
已綁定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	(0)	-	-	-	483	-	(1,705)	-	-	0	(1,222)
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	4,099	681	-	2,130	(154)	47,597	216	(4,056)	-	-	524	51,036
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 (+)	(8,544)	(2,592)	-	10,910	4,267	242,385	72	2,980	-	-	(140)	249,337
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	5,962	1,515	-	(2,058)	(901)	(34,187)	(15)	(781)	-	-	(156)	(30,619)
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 (-)	5,535	883	-	(3,306)	876	(198,921)	73	(17,556)	-	-	(5,723)	(218,139)
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	2,953	(194)	-	5,546	4,242	9,277	130	(15,358)	-	-	(6,019)	578
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 (-)	(612)	683	-	(949)	280	(27,422)	(28)	(2,124)	-	-	2,056	(28,114)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	6,441	1,169	-	6,727	4,368	29,452	318	(21,537)	-	-	(3,439)	23,500

		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額 Claims paid in current financial year													
	24,619	15,215	(7)	4,255	5,170	204,801	84	9,724	-	-	1,551	265,413	
	21,840	14,802	(5)	2,351	5,290	181,705	74	8,614	-	-	1,535	236,206	
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													
	7,855	1,310	-	18,934	15,061	843,735	752	151,210	-	-	1,982	1,040,838	
	9,185	5,950	-	17,804	16,182	766,328	927	125,925	473	-	7,829	950,603	
	7,441	1,302	-	10,182	14,382	642,707	749	128,977	-	-	1,975	807,715	
	8,669	5,948	-	10,302	15,900	605,063	926	103,755	466	-	7,829	758,856	
本財政年度的已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
	20,303	22,643	-	67,828	12,520	1,347,912	2,276	122,914	-	-	44,512	1,640,909	
	10,405	30,255	-	11,945	13,080	396,931	970	112,322	467	-	32,563	608,939	
	17,660	21,327	-	25,024	11,033	1,020,276	1,725	102,644	-	-	44,510	1,244,199	
	10,693	30,332	-	9,149	13,138	289,770	1,091	94,515	548	-	32,552	481,788	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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	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 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	-	89,796	548	15,875	-	-	1,749	107,968	1,132,655
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	-	(11,079)	(132)	(2,916)	-	-	(105)	(14,232)	(184,684)
財政年度轉分出的保費扣轉分出的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出離轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	-	-	-	-	-	(28,755)	(154)	(2,592)	-	-	-	(31,502)	(467,536)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	-	4	-	-	-	6,932	61	1,365	-	-	-	8,362	111,298
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 (+)	-	-	-	-	-	77,368	548	12,352	-	-	1,712	91,981	869,118	
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 (-)	-	-	-	-	-	(8,730)	(132)	(1,937)	-	-	(101)	(10,901)	(142,766)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(37,730)	-	(3,411)	-	-	(922)	(42,063)	(451,366)	
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	-	4	-	-	-	(11,953)	(87)	51	-	-	-	(11,985)	(119,984)	
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 (-)	-	-	-	-	-	(34,009)	(148)	(1,834)	-	-	-	(35,991)	(362,423)	
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 (+)	-	4	-	-	-	7,382	61	1,401	-	-	-	8,848	86,134	
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 (+)	-	-	-	-	-	14,674	-	485	-	-	-	15,158	156,305	
本財政年度中已淨付開支 Expenses incurred in current financial year	1	14	(0)	-	-	(39,425)	(163)	(40,705)	-	-	(86)	(80,364)	(156,076)	
所有承保年度的中支負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	0	(0)	-	-	(260)	1	(440)	-	-	(2)	(701)	(221)	
管理開支 (-) Management expenses (-)	-	-	-	-	-	(11,851)	(166)	(2,199)	-	-	(80)	(14,296)	(81,789)	
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	14	-	-	-	(27,313)	2	(38,066)	-	-	(4)	(65,366)	(74,066)	
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 (+)	-	-	-	-	-	932	-	6	-	-	(0)	938	(284)	
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	1	18	(0)	-	-	(19,538)	166	(33,644)	-	-	603	(52,394)	(1,358)	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	-	-	-	-	8,375	(6)	3,815	-	-	37	12,221	261,557	
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 (-)	-	-	-	-	-	1,638	-	(1,206)	-	-	(4)	427	(30,192)	
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 (-)	7	10	(1)	-	-	58,356	(2)	(52,447)	-	-	147	6,070	(212,069)	
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	7	10	(1)	-	-	68,368	(8)	(49,838)	-	-	179	18,718	19,296	
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 (-)	3	11	(0)	-	-	7,803	4	6,195	-	-	8	14,024	(14,090)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	11	39	(1)	-	-	56,633	162	(77,287)	-	-	791	(19,652)	3,848	

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	-	-	-	-	-	61,679	-	43,956	-	-	-	105,635	371,048
已履行申索淨額 Net claim paid	-	-	-	-	-	32,140	-	43,676	-	-	-	75,816	312,021
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	167	-	-	-	-	329,785	-	186,580	-	-	31	516,563	1,557,401
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	174	-	-	-	-	363,367	-	120,235	-	-	31	483,808	1,434,411
已結未決申索準備金的結轉淨額 Net case outstanding provision off	167	-	-	-	-	209,075	-	174,431	-	-	31	383,704	1,191,419
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	174	-	-	-	-	208,540	-	117,932	-	-	31	326,677	1,085,533
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	6	77	13	-	-	57,999	41	139,213	-	-	6,085	203,432	1,844,340
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	7	101	12	-	-	33,657	41	141,816	-	-	5,529	181,163	790,101
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	5	69	13	-	-	50,891	41	128,540	-	-	6,085	185,642	1,429,841
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	6	91	12	-	-	31,085	41	131,786	-	-	5,529	168,550	650,338



香港一般業務的臨時統計數字

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二零二五年一月至九月

January to September 2025

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 - 未減轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	6,462,027	2,393,152	14,220	404,874	357,860	7,520,855	287,529	2,418,078	32,479	-	1,749,326	21,640,401		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,905,293)	(705,606)	(2,917)	(104,401)	(116,201)	(2,046,490)	(81,242)	(824,556)	(19,552)	-	(458,788)	(6,265,046)		
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 (-)	(1,699,995)	(233,206)	485	(102,142)	(32,436)	(1,870,017)	(33,366)	(304,905)	(5,481)	-	(516,723)	(4,797,784)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	481,057	81,694	(51)	16,608	9,653	467,944	13,005	114,894	2,079	-	199,209	1,386,091		
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												總額 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		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入紅利變動的影響 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 (+)	5,263,362	2,040,149	14,556	361,106	469,504	7,849,309	264,789	1,821,987	18,285	-	1,344,474	19,447,523	
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 (-)	(1,741,591)	(512,447)	(2,885)	(102,546)	(124,650)	(2,183,665)	(71,192)	(621,630)	(5,968)	-	(326,929)	(5,693,503)	
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,221,434)	(1,514,964)	(10,138)	(224,842)	(290,501)	(5,075,896)	(163,294)	(1,120,453)	(4,695)	-	(1,019,680)	(12,645,897)	
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	(419,677)	15,185	661	(9,987)	(670)	(393,059)	(6,448)	(59,265)	(3,496)	-	100,094	(776,662)	
與本保單年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(1,706,026)	(304,612)	(510)	(60,473)	(34,856)	(2,214,275)	(16,993)	(303,645)	(8,404)	-	(359,597)	(5,009,392)	
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 (+)	476,572	95,716	66	16,257	12,962	562,327	4,584	117,637	3,764	-	169,052	1,458,938	
與本保單年度轉分出的業務相關的最終申索開支 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	809,777	224,081	1,105	34,229	21,224	1,258,888	5,961	126,743	1,144	-	290,639	2,773,791	
本財政年度中的已付開支 Expenses incurred in current financial year	(210,220)	(137,185)	(313)	(18,419)	(18,437)	(355,260)	(15,213)	(150,462)	3,654	0	(190,963)	(1,092,817)	
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 (-)	9,234	6,598	114	(300)	(1,915)	(15,714)	(1,625)	(26,557)	10	-	(753)	(30,908)	
管理開支 (-) Management expenses (-)	(218,484)	(138,173)	(488)	(12,975)	(17,378)	(347,692)	(14,336)	(118,482)	(4,652)	-	(195,461)	(1,068,120)	
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 (-)	(970)	(5,610)	61	(5,144)	856	8,147	749	(5,423)	8,295	0	5,251	6,212	
已賺定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	53,717	(107,206)	152	2,528	(5,158)	24,162	(2,445)	(31,467)	239	-	(9,218)	(74,697)	
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	(275,842)	(216,468)	2,033	7,839	30,088	(134,410)	6,198	(161,290)	8,018	0	(102,221)	(836,053)	
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 (+)	1,254,072	611,657	1,274	43,403	102,560	1,280,255	47,030	592,191	20,042	-	243,415	4,195,900	
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 (-)	(354,931)	(262,686)	(390)	(15,801)	(23,360)	(347,015)	(11,367)	(207,872)	(16,417)	-	(114,736)	(1,354,575)	
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 (-)	(796,757)	(299,427)	1,155	(17,552)	(81,414)	(727,144)	(16,604)	(596,079)	1,591	-	133,564	(2,398,667)	
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	102,384	49,544	2,039	10,050	(2,214)	206,096	19,059	(211,760)	5,217	-	262,243	442,658	
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 (-)	(57,224)	(3,334)	678	(7,053)	(3,186)	(73,622)	(185)	(38,057)	151	-	(8,305)	(190,137)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(230,681)	(170,258)	4,750	10,837	24,688	(1,935)	25,072	(411,108)	13,386	0	151,718	(583,532)	

		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3：補充資訊 Table 3: Supplementary Information															
本財政年度中已支付申索額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	3,255,704	1,410,908	17,614	132,350	284,744	3,473,567	104,046	1,096,982	2,814	-	519,428	10,298,158			
已支付申索淨額 Net claim paid	2,112,162	1,371,395	16,010	119,656	165,639	2,884,979	102,390	1,044,044	2,786	-	431,912	8,250,973			
本財政年度的已結未決申索淨基金的變動 Changes in case outstanding provision in current financial year															
已結未決申索淨基金的結轉毛額 Gross case outstanding provision c/f	914,096	1,121,439	37,903	312,857	486,115	6,670,493	367,646	1,780,365	10,802	-	865,080	12,566,795			
已結未決申索淨基金的承前毛額 Gross case outstanding provision b/f	921,581	1,087,545	31,956	297,349	428,337	6,912,553	361,909	1,581,596	9,982	-	753,038	12,385,847			
已結未決申索淨基金的結轉淨額 Net case outstanding provision c/f	771,358	1,083,730	24,737	277,953	465,288	5,296,829	367,113	1,643,558	8,653	-	475,275	10,414,492			
已結未決申索淨基金的承前淨額 Net case outstanding provision b/f	757,248	1,049,485	20,428	269,842	402,462	5,547,981	361,445	1,447,886	7,116	-	417,819	10,281,712			
本財政年度的已撥發但未報驗申索淨基金的變動 Changes in IBNR provision in current financial year															
已撥發但未報驗申索淨基金的結轉毛額 Gross IBNR provision c/f	4,682,340	1,651,569	24,543	321,023	323,220	5,635,010	325,964	5,337,713	231,436	-	1,625,432	20,158,253			
已撥發但未報驗申索淨基金的承前毛額 Gross IBNR provision b/f	3,810,247	1,574,694	33,281	281,067	405,917	5,101,979	342,980	5,131,313	233,122	-	1,830,201	18,744,801			
已撥發但未報驗申索淨基金的結轉淨額 Net IBNR provision c/f	3,664,127	1,550,139	22,914	305,910	274,155	4,349,708	325,131	5,151,085	231,362	-	1,167,407	17,041,937			
已撥發但未報驗申索淨基金的承前淨額 Net IBNR provision b/f	2,771,772	1,514,546	31,171	273,514	353,540	3,958,059	343,120	4,929,355	233,075	-	1,261,967	15,670,118			

(清幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	非比例保約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	128,586	915,061	1,214	33,455	97,938	3,250,682	365,833	490,832	30,366	-	66,145	5,380,111	27,020,512	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(5,356)	(101,833)	(40)	(2,821)	(9,779)	(306,204)	(24,501)	(81,979)	(3,588)	-	(6,413)	(542,515)	(6,807,560)	
財政年度轉分出的保費與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 (-)	(22,995)	(65,201)	-	(17,033)	(13,016)	(1,206,217)	(95,587)	15,858	-	-	(90)	(1,404,282)	(6,202,067)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	3,622	15,795	-	3,218	1,822	114,536	22,911	(5,549)	-	-	-	156,355	1,542,446	
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)														

(港幣千元)
(HK\$'000)

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 (+)	118,020	744,929	1,214	25,618	100,115	2,974,884	277,052	577,945	31,658	-	50,012	4,901,446	24,348,969	
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 (-)	(4,241)	(78,732)	(40)	(1,988)	(9,042)	(270,882)	(20,599)	(94,024)	(4,613)	-	(5,000)	(489,160)	(6,182,663)	
與本承保年度相關的最終中業毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(61,432)	(711,687)	(603)	(11,698)	(49,262)	(1,552,446)	(156,875)	(359,748)	(6,913)	-	(18,765)	(2,929,429)	(15,575,326)	
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	(8,234)	(18,797)	-	(5,720)	(10,043)	(401,136)	(4,444)	23,246	-	-	182	(424,946)	(1,201,608)	
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 (-)	(15,805)	(81,818)	-	(14,437)	(22,215)	(878,237)	(41,304)	(42,125)	-	-	(921)	(1,096,863)	(6,106,255)	
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 (+)	2,020	7,351	-	2,302	1,979	68,428	4,925	3,857	-	-	130	90,991	1,549,929	
與本承保年度轉分出的業務相關的再保險佣金支出 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	5,551	55,671	-	6,415	10,193	408,673	31,935	61,515	-	-	973	580,926	3,354,718	
本財政年度中的已淨付開支 Expenses incurred in current financial year	(4,754)	(54,533)	(53)	(2,266)	(15,851)	(204,878)	(25,612)	(28,487)	(1,498)	-	(3,663)	(341,595)	(1,434,413)	
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 (-)	(114)	(1,662)	11	(154)	323	(4,728)	(701)	(797)	(28)	-	(166)	(8,016)	(38,925)	
管理開支 (-) Management expenses (-)	(4,575)	(46,749)	(43)	(2,031)	(16,154)	(165,973)	(23,578)	(26,917)	(1,392)	-	(3,375)	(290,788)	(1,358,908)	
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 (-)	(65)	(6,123)	(21)	(81)	(19)	(34,176)	(1,333)	(772)	(78)	-	(122)	(42,791)	(36,580)	
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 (+)	(1,212)	(33,634)	2	(609)	(1,870)	(123,156)	(6,306)	(39,912)	(2,538)	-	(51,317)	(260,553)	(335,249)	
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	38,146	(152,454)	519	3,337	14,047	422,386	63,217	79,021	16,096	-	(28,551)	455,763	(380,290)	
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 (+)	14,963	192,188	22	3,680	17,642	532,639	91,092	19,064	(1,292)	-	17,003	887,001	5,082,901	
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 (-)	(2,376)	(29,910)	(4)	(708)	(2,795)	(64,710)	(5,630)	(5,280)	1,025	-	(1,170)	(111,558)	(1,466,132)	
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 (-)	(25,227)	(149,519)	776	(12,126)	(23,604)	(122,102)	(39,033)	(226,050)	(1,121)	-	(38,947)	(636,953)	(3,035,620)	
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	(12,640)	12,758	794	(9,153)	(8,757)	345,827	46,428	(212,265)	(1,388)	-	(23,114)	138,491	581,149	
本財政年度中與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 (-)	(2,189)	(35,046)	(10)	(2,378)	(3,457)	(35,208)	(8,232)	(23,928)	(1,165)	-	(6,035)	(117,646)	(307,783)	
■貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	23,318	(174,742)	1,304	(8,194)	1,833	733,006	101,413	(157,172)	13,544	-	(57,700)	476,609	(106,923)	

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	41,550	160,898	-	3,465	28,833	1,217,839	51,421	201,006	-	-	21	1,705,035	12,003,192
已履行申索淨額 Net claim paid	37,798	156,901	-	1,274	23,842	839,749	51,297	198,854	-	-	21	1,309,737	9,560,710
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	23,619	1,513,847	-	51,944	112,873	3,066,629	474,642	701,883	-	-	44,099	5,989,535	18,556,330
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	22,674	1,350,989	-	31,552	122,650	3,247,533	420,485	552,296	-	-	6,015	5,754,194	18,140,041
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	22,221	1,464,707	-	34,218	96,561	2,331,187	446,894	685,333	-	-	44,099	5,125,221	15,539,713
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	22,209	1,319,190	-	17,394	99,956	2,371,142	406,189	538,898	-	-	6,015	4,780,993	15,062,705
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	65,773	1,233,048	1,667	28,440	242,642	1,945,660	710,661	1,461,741	24,354	-	89,147	5,803,134	25,961,387
已結數但未報險申索準備金的承前毛餘額 Gross IBNR provision b/f	79,887	949,378	2,111	19,951	83,681	2,083,498	451,916	1,340,701	17,950	-	75,762	5,104,833	23,849,634
已結數但未報險申索準備金的結轉淨餘額 Net IBNR provision off	42,013	1,174,808	1,667	23,258	205,325	1,574,985	659,610	1,405,055	24,354	-	88,108	5,199,183	22,241,120
已結數但未報險申索準備金的承前淨餘額 Net IBNR provision b/f	59,310	911,527	2,111	13,569	70,781	1,641,826	424,136	1,315,282	17,950	-	75,323	4,531,813	20,201,932



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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

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												(港幣千元) (HK\$'000)
	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 - 未減除轉分保後前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	826,895	171,356	-	33,228	62,875	915,674	95,423	42,314	15,484	-	31,518	2,194,767	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(44,120)	(35,314)	-	(7,558)	(16,496)	(267,990)	(22,107)	(16,935)	(3,810)	-	(13,738)	(428,068)	
財政年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(93,095)	(107,705)	-	(18,987)	(7,120)	(258,525)	(21,930)	(12,309)	(5,481)	-	(12,988)	(538,139)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	28,645	39,881	-	4,331	2,259	65,155	10,550	5,033	2,079	-	6,210	164,144	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度淨計入貼現變動的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	718,029	183,813	-	43,955	71,781	1,045,212	58,440	42,838	18,285	-	28,155	2,210,508	
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 (-)	(43,261)	(43,448)	-	(9,762)	(17,661)	(309,882)	(14,052)	(13,443)	(5,968)	-	(20,061)	(477,538)	
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(593,050)	(134,289)	-	(24,918)	(43,454)	(624,828)	(44,215)	(29,118)	(4,695)	-	(10,446)	(1,509,013)	
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	(21,118)	8,451	-	(7,056)	(1,082)	(47,173)	(82)	(2,393)	(3,496)	-	19,715	(54,233)	
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 (-)	(92,146)	(128,017)	-	(27,367)	(12,879)	(304,465)	(2,781)	(14,804)	(8,404)	-	16,540	(574,325)	
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 (+)	30,569	41,842	-	5,823	4,049	73,936	1,122	6,388	3,764	-	4,888	172,381	
與本承保年度轉分出的業務相關的轉分出的業務 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	40,459	94,627	-	14,488	7,748	183,357	1,577	6,023	1,144	-	(1,713)	347,710	
本財政年度中的已付開支 Expenses incurred in current financial year	(21,456)	(18,850)	-	(3,080)	(2,435)	(50,116)	(6,311)	(3,321)	4,401	0	(3,435)	(104,603)	
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 (-)	8,213	(433)	-	(34)	766	2,015	14	(363)	1	-	(1,194)	8,984	
管理開支 (-) Management expenses (-)	(30,640)	(19,789)	-	(2,976)	(3,145)	(49,751)	(6,355)	(3,022)	(3,873)	-	(2,080)	(121,631)	
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 (-)	970	1,372	-	(69)	(56)	(2,380)	30	64	8,273	0	(160)	8,044	
已賺定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	64	0	-	179	(658)	(7,598)	(2,511)	(411)	239	-	(33)	(10,728)	
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	39,208	(4,322)	-	(682)	6,491	5,615	(8,732)	(5,847)	8,766	0	13,896	54,392	
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 (+)	124,416	16,236	-	416	2,235	64,403	38,069	3,001	3,048	-	333	252,156	
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(18,481)	6,434	-	(776)	(319)	(24,609)	(8,896)	(4,830)	(675)	-	944	(51,207)	
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 (-)	(77,461)	(11,611)	-	3,523	1,136	2,739	2,293	6,821	112	-	(2,428)	(74,876)	
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	28,474	11,059	-	3,163	3,052	42,534	31,465	4,992	2,486	-	(1,151)	126,074	
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 (-)	(9,798)	3,693	0	2,056	313	6,622	3,138	(535)	(198)	-	(296)	4,995	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	57,885	10,429	0	4,537	9,857	54,770	25,871	(1,390)	11,053	0	12,449	185,461	

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	449,982	66,198	-	19,473	29,394	353,670	60,883	12,217	1,171	-	6,587	999,576
已支付申索淨額 Net claim paid	402,705	55,834	-	16,385	26,568	291,031	60,819	11,691	1,143	-	6,445	872,621
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賬 Gross case outstanding provision c/f	442,879	190,931	-	42,072	58,664	617,837	267,896	86,456	1,960	-	8,647	1,717,342
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	326,317	148,654	-	38,129	56,357	667,748	269,094	75,336	32	-	11,139	1,592,805
已結未決申索準備金的結轉淨對賬 Net case outstanding provision c/f	342,322	172,070	-	36,333	56,427	468,910	267,403	84,330	1,763	-	8,126	1,437,685
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	217,905	132,288	-	37,558	51,688	523,084	269,093	74,118	32	-	11,010	1,316,776
本財政年度中已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year												
已撥發但未報驗申索準備金的結轉毛對賬 Gross IBNR provision c/f	275,919	163,592	(0)	29,594	33,897	594,316	202,253	79,713	203,065	-	(187,017)	1,395,332
已撥發但未報驗申索準備金的承前毛對賬 Gross IBNR provision b/f	227,784	169,542	(0)	27,461	34,639	422,278	257,800	85,126	202,461	-	28,895	1,455,985
已撥發但未報驗申索準備金的結轉淨對賬 Net IBNR provision c/f	223,997	133,570	(0)	24,021	30,826	447,593	201,774	70,947	202,991	-	(191,214)	1,144,504
已撥發但未報驗申索準備金的承前淨對賬 Net IBNR provision b/f	177,233	162,204	(0)	26,014	29,717	334,724	257,698	76,457	202,414	-	27,000	1,293,462



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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

(請參閱千元) (HAS'000)														
一般保險業務 General Insurance Lines of Business	非比例再保險的再保險業務 - 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 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 - 未扣除轉分保後額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	16,386	106,584	-	7,024	12,084	139,804	300,424	(28,491)	-	-	(1,223)	552,592	2,747,359	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,307)	(6,997)	-	(606)	(1,025)	(11,699)	(18,404)	(1,978)	-	-	(5)	(42,021)	(470,088)	
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 (-)	(7,005)	(58,457)	-	(4,551)	(3,193)	(46,296)	(94,896)	25,393	-	-	(90)	(189,095)	(727,234)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,598	12,723	-	963	578	5,563	22,844	(7,987)	-	-	-	36,282	200,426	
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	非比例再保險的再保險業務 - 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 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 (+)	16,660	106,375	-	4,423	14,298	123,733	216,045	53,743	-	-	1,840	537,117	2,747,625	
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 (-)	(1,321)	(6,929)	-	(351)	(1,249)	(10,904)	(14,794)	(4,515)	-	-	(90)	(40,155)	(517,693)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(4,914)	(76,243)	-	(1,277)	(6,839)	(71,605)	(113,598)	(38,503)	-	-	(1,011)	(313,988)	(1,823,001)	
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	(4,215)	(6,142)	-	(1,613)	(2,185)	(7,747)	(6,414)	(11,939)	-	-	(286)	(40,541)	(94,775)	
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 (-)	(7,432)	(62,891)	-	(2,957)	(4,739)	(23,698)	(36,439)	(35,138)	-	-	(921)	(174,214)	(748,539)	
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 (+)	991	7,137	-	440	464	2,982	4,925	3,309	-	-	130	20,378	192,759	
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 (+)	2,225	49,612	-	904	2,089	12,969	25,099	19,890	-	-	505	113,295	461,005	
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,340)	(10,324)	82	(485)	(12,841)	(13,274)	(22,539)	4,069	1	-	(385)	(57,036)	(161,639)	
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 (-)	(11)	(306)	28	(9)	13	468	(376)	381	(0)	-	(36)	150	9,135	
管理開支 (-) Management expenses (-)	(1,291)	(9,329)	55	(454)	(12,801)	(12,478)	(20,915)	4,033	-	-	(365)	(53,545)	(175,176)	
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 (-)	(38)	(689)	-	(22)	(53)	(1,264)	(1,248)	(345)	1	-	17	(3,641)	4,403	
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	(1,007)	2	3	(716)	(955)	(6,060)	(265)	0	-	3	(8,992)	(19,721)	
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	4,872	5,729	84	699	(9,532)	19,249	52,640	2,591	1	-	71	76,405	130,797	
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 (+)	1,913	8,792	(856)	283	870	19,483	82,244	(61,753)	-	-	(2,614)	48,361	300,517	
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 (-)	(660)	(1,878)	43	(129)	(210)	(2,192)	(4,615)	874	-	-	194	(8,572)	(59,779)	
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 (-)	(901)	20,538	1,107	(279)	674	209	(35,288)	27,412	1	-	(481)	12,992	(61,884)	
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	352	27,452	294	(126)	1,334	17,501	42,341	(33,467)	1	-	(2,901)	52,780	178,854	
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 (-)	(62)	2,153	-	56	(126)	(273)	(6,101)	2,316	0	-	(89)	(2,125)	2,870	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	5,161	35,334	378	630	(8,323)	36,477	88,880	(28,560)	2	-	(2,918)	127,060	312,521	

一般保險業務線 General Insurance Lines of Business	非比例再保險的再保險業務 - 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表B：補充資訊 Table B :Supplementary information													
本財政年度中的已承付申索總額 Claims paid in current financial year													
已釐付申索毛額 Gross claim paid	1,757	30,147	-	189	1,669	28,896	42,205	10,337	-	-	-	115,200	1,114,776
已釐付申索淨額 Net claim paid	1,376	29,699	-	189	1,669	18,228	42,091	10,057	-	-	-	103,309	975,930
本財政年度的已釐未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已釐未決申索準備金的結轉毛餘額 Gross case outstanding provision off	7,665	253,295	-	4,139	3,513	84,132	357,642	92,552	-	-	9	802,947	2,520,289
已釐未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	4,933	206,088	-	3,816	4,068	298,932	312,939	37,992	-	-	9	868,777	2,461,582
已釐未決申索準備金的結轉淨餘額 Net case outstanding provision off	7,389	220,430	-	4,130	3,360	72,818	331,459	85,116	-	-	9	724,711	2,162,397
已釐未決申索準備金的承前淨餘額 Net case outstanding provision b/f	4,917	190,481	-	3,809	3,909	278,648	300,039	32,502	-	-	9	814,313	2,131,089
本財政年度的已釐數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已釐數但未報賠申索準備金的結轉毛餘額 Gross IBNR provision off	21,178	165,641	-	1,691	9,673	83,998	589,433	108,321	22	-	2,534	982,493	2,377,825
已釐數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	19,627	92,404	1,107	1,508	5,225	96,689	275,816	62,483	16	-	909	555,784	2,011,769
已釐數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	20,184	117,769	-	871	8,459	68,961	542,786	93,446	22	-	1,677	854,174	1,998,678
已釐數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	19,544	64,996	1,107	1,501	4,611	78,554	249,444	52,937	16	-	470	473,180	1,766,642



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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 - 未減轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	5,635,133	2,221,796	14,220	371,646	294,985	6,605,181	192,106	2,375,764	16,995	-	1,717,808	19,445,634	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,861,173)	(670,292)	(2,917)	(96,843)	(99,705)	(1,778,500)	(59,135)	(807,622)	(15,742)	-	(445,051)	(5,836,978)	
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 (-)	(1,606,901)	(125,501)	485	(83,155)	(25,315)	(1,611,492)	(11,435)	(292,596)	-	-	(503,735)	(4,259,645)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	452,412	41,813	(51)	12,276	7,393	402,789	2,454	109,860	-	-	192,999	1,221,947	
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：本年度未計入折扣變動的结果保單總額 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 (+)	4,545,333	1,856,336	14,556	317,152	397,724	6,804,097	206,350	1,779,148	-	-	1,316,319	17,237,015
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 (-)	(1,698,330)	(469,000)	(2,885)	(92,784)	(106,988)	(1,873,783)	(57,140)	(608,187)	-	-	(306,867)	(5,215,965)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,628,384)	(1,380,674)	(10,138)	(199,924)	(247,047)	(4,451,068)	(119,079)	(1,091,335)	-	-	(1,009,234)	(11,136,884)
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	(398,558)	6,734	661	(2,932)	412	(345,887)	(6,366)	(56,872)	-	-	80,379	(722,429)
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 (+)	(1,613,880)	(176,595)	(510)	(33,106)	(21,977)	(1,909,809)	(14,212)	(288,840)	-	-	(376,137)	(4,435,067)
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 (+)	446,003	53,874	66	10,434	8,913	488,391	3,462	111,249	-	-	164,164	1,286,557
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 (-)	769,319	129,454	1,105	19,741	13,476	1,075,532	4,384	120,719	-	-	292,352	2,426,081
本財政年度中的已付開支 Expenses incurred in current financial year	(188,764)	(118,335)	(313)	(15,340)	(16,002)	(305,144)	(8,901)	(147,141)	(747)	0	(187,528)	(988,214)
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 (+)	1,021	7,031	114	(266)	(2,680)	(17,730)	(1,639)	(26,194)	9	-	441	(39,893)
管理開支 (-) Management expenses (-)	(187,844)	(118,384)	(488)	(9,999)	(14,233)	(297,941)	(7,981)	(115,460)	(779)	-	(193,380)	(946,489)
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 (-)	(1,941)	(6,982)	61	(5,075)	912	10,527	718	(5,487)	23	0	5,411	(1,832)
已確定但未生效的合約利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	53,654	(107,207)	152	2,349	(4,501)	31,759	66	(31,056)	-	-	(9,185)	(63,968)
本財政年度中與本年度相關的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	(315,050)	(212,146)	2,033	8,521	23,597	(140,025)	14,930	(155,443)	(747)	0	(116,117)	(890,446)
本財政年度中與過往承保年度相關的最佳估計保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,129,655	595,422	1,274	42,987	100,325	1,215,852	8,961	589,191	16,995	-	243,082	3,943,744
本財政年度中與過往承保年度相關的最佳估計保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(336,450)	(269,121)	(390)	(15,025)	(23,041)	(322,406)	(2,470)	(203,043)	(15,742)	-	(115,681)	(1,303,368)
本財政年度中與過往承保年度相關的最佳估計申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(719,296)	(287,816)	1,155	(21,075)	(82,550)	(729,883)	(18,897)	(602,901)	1,478	-	135,993	(2,323,792)
本財政年度中與過往承保年度相關的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	73,910	38,485	2,039	6,887	(5,266)	163,563	(12,406)	(216,753)	2,731	-	263,394	316,584
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 (-)	(47,426)	(7,027)	678	(9,109)	(3,500)	(80,243)	(3,323)	(37,522)	349	-	(8,008)	(195,132)
未貼現承保總額 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(288,566)	(180,688)	4,750	6,299	14,831	(56,706)	(799)	(409,718)	2,333	0	139,270	(768,993)

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	2,805,722	1,344,710	17,614	112,876	255,350	3,119,897	43,163	1,084,765	1,643	-	512,841	9,298,582
已支付申索淨額 Net claim paid	1,709,457	1,315,562	16,010	103,271	139,071	2,593,948	41,570	1,032,353	1,643	-	425,468	7,378,352
本財政年度的已結未決申索淨基金的變動 Changes in case outstanding provision in current financial year												
已結未決申索淨基金的結轉毛額 Gross case outstanding provision of	471,217	930,508	37,903	270,785	427,451	6,052,656	99,750	1,693,909	8,842	-	856,433	10,849,453
已結未決申索淨基金的承前毛額 Gross case outstanding provision b/f	595,264	938,892	31,956	259,220	371,980	6,244,806	92,816	1,506,259	9,950	-	741,900	10,793,042
已結未決申索淨基金的結轉淨額 Net case outstanding provision of	429,036	911,660	24,737	241,620	408,861	4,827,919	99,709	1,559,227	6,890	-	467,148	8,976,807
已結未決申索淨基金的承前淨額 Net case outstanding provision b/f	539,343	917,198	20,428	232,284	350,774	5,024,897	92,352	1,373,768	7,084	-	406,808	8,964,936
本財政年度的已撥發但未撥回申索淨基金的變動 Changes in IBNR provision in current financial year												
已撥發但未撥回申索淨基金的結轉毛額 Gross IBNR provision of	4,406,421	1,487,977	24,543	291,430	289,323	5,040,694	123,711	5,258,001	28,371	-	1,812,449	18,762,921
已撥發但未撥回申索淨基金的承前毛額 Gross IBNR provision b/f	3,582,463	1,405,153	33,281	253,607	371,278	4,679,701	85,180	5,046,187	30,661	-	1,801,306	17,288,816
已撥發但未撥回申索淨基金的結轉淨額 Net IBNR provision of	3,440,131	1,416,569	22,914	281,889	243,328	3,902,115	123,357	5,080,138	28,371	-	1,358,621	15,897,433
已撥發但未撥回申索淨基金的承前淨額 Net IBNR provision b/f	2,594,539	1,352,342	31,171	247,499	323,822	3,623,336	85,422	4,852,898	30,661	-	1,234,967	14,376,657



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至九月

January to September 2025

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

(清幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	非比例保位的再保險業務 - 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													
財政年度保費收入及佣金 - 未減除轉分保後額 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	112,199	808,477	1,214	26,431	85,854	3,110,878	65,410	519,323	30,366	-	67,368	4,827,519	24,273,153
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(4,049)	(94,836)	(40)	(2,215)	(8,754)	(294,505)	(6,097)	(80,002)	(3,588)	-	(6,408)	(500,494)	(6,337,472)
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 (-)	(15,990)	(6,744)	-	(12,483)	(9,823)	(1,159,921)	(691)	(9,535)	-	-	-	(1,215,187)	(5,474,832)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	2,024	3,071	-	2,255	1,244	108,973	67	2,438	-	-	-	120,072	1,342,020
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	非比例保的再保險業務 - 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確承保業績 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 (+)	101,360	638,554	1,214	21,195	85,817	2,851,150	61,008	524,202	31,658	-	48,171	4,364,329	21,601,344	
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 (-)	(2,920)	(71,803)	(40)	(1,637)	(7,793)	(259,978)	(5,804)	(89,509)	(4,613)	-	(4,909)	(449,006)	(5,664,970)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(56,518)	(635,443)	(603)	(10,421)	(42,424)	(1,480,842)	(43,278)	(321,245)	(6,913)	-	(17,754)	(2,615,441)	(13,752,325)	
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	(4,019)	(12,655)	-	(4,107)	(7,858)	(393,389)	1,971	35,185	-	-	468	(384,405)	(1,106,834)	
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 (-)	(8,373)	(18,927)	-	(11,480)	(17,476)	(854,540)	(4,865)	(6,987)	-	-	-	(922,649)	(5,357,716)	
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 (+)	1,029	214	-	1,862	1,514	65,446	-	547	-	-	-	70,613	1,357,169	
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 (+)	3,325	6,058	-	5,511	8,104	395,704	6,836	41,625	-	-	468	467,632	2,893,713	
本財政年度中已淨付開支 Expenses incurred in current financial year	(3,414)	(44,209)	(135)	(1,781)	(3,009)	(191,604)	(3,073)	(32,556)	(1,499)	-	(3,279)	(284,559)	(1,272,773)	
所有承保年度的中支費用中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(103)	(1,356)	(17)	(145)	310	(5,196)	(325)	(1,178)	(28)	-	(130)	(8,167)	(48,060)	
管理開支 (-) Management expenses (-)	(3,283)	(37,420)	(98)	(1,577)	(3,353)	(153,495)	(2,663)	(30,951)	(1,392)	-	(3,010)	(237,242)	(1,183,732)	
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 (-)	(28)	(5,433)	(21)	(59)	33	(32,912)	(85)	(427)	(79)	-	(139)	(39,150)	(40,982)	
已確定但未生效合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(1,214)	(32,626)	-	(612)	(1,154)	(122,201)	(246)	(39,648)	(2,538)	-	(51,320)	(251,560)	(315,529)	
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	33,275	(158,183)	435	2,638	23,579	403,136	10,577	76,430	16,095	-	(28,622)	379,359	(511,087)	
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 (+)	13,050	183,396	877	3,397	16,772	513,156	8,848	80,817	(1,292)	-	19,617	838,640	4,782,384	
本財政年度中與過往承保年度相關的最终淨獲取原文淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(1,716)	(28,032)	(46)	(578)	(2,585)	(62,518)	(1,016)	(6,154)	1,025	-	(1,364)	(102,986)	(1,406,353)	
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 (-)	(24,326)	(170,057)	(331)	(11,846)	(24,279)	(122,312)	(3,745)	(253,462)	(1,121)	-	(38,466)	(649,944)	(2,973,736)	
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	(12,991)	(14,693)	500	(9,027)	(10,091)	328,327	4,087	(178,799)	(1,389)	-	(20,213)	85,710	402,295	
本財政年度中保險負債的保時估計變化的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2,127)	(37,199)	(10)	(2,434)	(3,331)	(34,935)	(2,131)	(26,244)	(1,165)	-	(5,946)	(115,521)	(310,652)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	18,157	(210,075)	925	(8,824)	10,156	696,529	12,533	(128,613)	13,542	-	(54,781)	349,548	(419,444)	

一般保險業務 General Insurance Lines of Business	非比例保的再保險業務 - 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													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	39,793	130,752	-	3,277	27,164	1,188,943	9,216	190,668	-	-	21	1,589,834	10,888,416
已履行申索淨額 Net claim paid	36,422	127,203	-	1,086	22,173	821,521	9,206	188,797	-	-	21	1,206,428	8,584,780
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	15,954	1,260,552	-	47,804	109,360	2,982,498	117,000	609,331	-	-	44,089	5,186,588	16,036,041
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	17,741	1,144,901	-	27,737	118,581	2,948,601	107,546	514,304	-	-	6,006	4,885,417	15,678,459
已結未決申索準備金的結轉淨額 Net case outstanding provision off	14,832	1,244,277	-	30,089	93,201	2,258,369	115,435	600,217	-	-	44,089	4,400,510	13,377,316
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	17,292	1,128,710	-	13,585	96,048	2,092,494	106,150	506,395	-	-	6,006	3,966,679	12,931,615
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	44,595	1,067,407	1,667	26,749	232,969	1,861,662	121,228	1,353,419	24,332	-	86,612	4,820,641	23,583,562
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	60,261	856,973	1,004	18,443	78,456	1,986,809	176,100	1,278,218	17,934	-	74,853	4,549,049	21,837,865
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	21,829	1,057,040	1,667	22,387	196,866	1,506,025	116,823	1,311,609	24,332	-	86,431	4,345,010	20,242,443
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	39,766	846,531	1,004	12,068	66,170	1,563,272	174,693	1,262,344	17,934	-	74,853	4,058,634	18,435,290