



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至三月
January to March 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															
	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 (+)	5,799,825	1,399,790	520,317	295,881	836,438	572,775	16,541	171,548	13,521	1,628,608	22,961	313,710	217,024	1,122,932	478,055	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(419,271)	(176,862)	(175,141)	(72,498)	(202,759)	(95,028)	(601)	(25,166)	(2,837)	(127,453)	(4,610)	(28,024)	(30,015)	(196,713)	(132,642)	
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(1,214,930)	(197,016)	(125,048)	(89,117)	(228,590)	(130,437)	(15,403)	(85,428)	(8,386)	(940,569)	(14,551)	(196,010)	(180,464)	(866,268)	(196,411)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	164,255	40,747	53,524	32,788	71,957	26,450	537	17,711	1,760	47,725	3,800	13,913	34,447	153,223	56,515	
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)	10,450	221,706	821,735	369,625	205,480	48,772	545	3,323	3,737	3,240	151	23,579	11,754	87,800	362,629	

(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承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	3,605,334	1,401,816	463,186	299,076	799,634	544,314	13,548	121,064	15,303	242,468	17,866	258,689	202,483	990,303	432,920
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(351,164)	(183,638)	(170,090)	(76,144)	(200,957)	(93,776)	(542)	(25,444)	(3,416)	(23,965)	(3,490)	(28,646)	(28,935)	(185,178)	(133,482)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(3,162,516)	(911,179)	(189,191)	(154,628)	(443,823)	(378,165)	(6,663)	(113,659)	(5,950)	(186,516)	(10,934)	(238,131)	(101,944)	(338,566)	(135,529)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(54,077)	(41,954)	(26,500)	3,192	(20,072)	(1,087)	(6,299)	(1,180)	(3,202)	(16)	(2,683)	34,985	(49,251)	(342,383)	(46,588)
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(832,600)	(183,147)	(111,665)	(93,163)	(200,940)	(124,201)	(12,441)	(66,615)	(8,708)	(110,417)	(9,375)	(150,491)	(149,528)	(682,198)	(152,732)
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 (+)	143,054	35,612	50,176	35,271	70,030	26,289	374	16,521	2,036	10,419	2,099	14,392	31,650	126,061	57,099
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 (+)	635,469	105,581	34,989	61,084	110,837	96,825	5,767	48,915	3,469	99,982	4,593	171,084	68,627	213,753	49,044
本財政年度中的已承付開支 Expenses incurred in current financial year	(317,473)	(176,893)	(81,743)	(64,634)	(85,609)	(53,480)	(1,527)	(10,415)	(1,514)	(45,577)	(1,854)	(34,619)	(23,330)	(95,384)	(104,233)
所有意外年度的申索負債中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(4,320)	(2,985)	(4,368)	(3,384)	(3,838)	(3,454)	(62)	(1,221)	(107)	(23,039)	182	(396)	(1,892)	(1,438)	545
管理開支 (-) Management expenses (-)	(313,153)	(173,909)	(77,375)	(61,250)	(81,771)	(50,027)	(1,465)	(9,194)	(1,407)	(22,538)	(2,036)	(34,223)	(21,438)	(93,947)	(104,778)
未滿期利潤的變動 (+) Change in unearned profit (+)	115,513	(4,209)	7,913	4,795	4,612	8,130	(18)	3,618	96	43,414	(923)	(3,148)	2,254	(16,592)	13,697
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	(164,383)	83,942	3,576	11,658	53,785	25,934	(1,502)	(26,017)	1,317	29,807	(2,017)	(10,870)	1,276	12,198	26,786
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 (-)	175,093	32,617	13,875	334	6,507	(15,721)	116	(1,954)	577	(49,339)	3,485	79,317	6,230	61,229	6,945
本財政年度中與過往往來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	175,093	32,617	13,875	334	6,507	(15,721)	116	(1,954)	577	(49,339)	3,485	79,317	6,230	61,229	6,945
本財政年度中申索負債的現時估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(20,231)	(3,076)	(1,024)	(773)	(4,314)	(6,602)	(202)	(2,084)	(136)	(16,209)	(126)	(1,096)	(1,887)	(17,719)	177
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(9,522)	113,482	16,427	11,219	55,978	3,612	(1,588)	(30,055)	1,758	(35,740)	1,342	67,351	5,620	55,708	33,908

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	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表S：補充資訊 Table S :Supplementary Information															
本財政年度中的已償付申索額 Claims paid in current financial year															
已償付申索毛額 Gross claim paid	2,854,884	873,433	153,820	114,964	366,711	289,449	247	44,161	1,977	155,308	2,804	78,379	55,362	268,152	143,691
已償付申索淨額 Net claim paid	2,237,784	770,782	117,486	81,173	282,899	247,688	(4)	22,157	543	91,244	2,254	21,228	12,296	24,767	76,673
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	278,469	235,739	244,110	285,975	2,617,046	3,341,496	15,306	410,287	33,621	2,781,359	24,626	610,595	1,101,251	2,074,694	398,743
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	246,759	233,685	221,227	281,079	2,571,116	3,263,527	15,161	394,391	37,626	2,787,981	26,945	638,279	1,138,345	2,228,028	444,033
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	266,121	200,423	197,031	206,944	1,980,535	2,819,134	13,882	189,464	11,773	662,592	12,871	191,027	323,926	541,190	193,665
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	231,931	200,434	183,115	202,909	1,945,338	2,789,612	13,739	191,040	13,362	625,059	14,614	198,470	325,484	570,113	208,999
本財政年度的已撥款但未報賠申索準備金的變動 Changes in IBNR provision in current financial year															
已撥款但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,492,437	485,607	249,727	276,410	1,246,141	1,587,837	43,784	304,414	39,766	285,365	34,782	372,229	579,582	808,268	222,318
已撥款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,312,670	487,493	250,456	269,551	1,242,731	1,539,965	121,704	303,182	37,188	300,408	57,415	371,802	576,605	703,431	191,373
已撥款但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	1,174,375	387,863	203,059	111,012	869,019	1,156,085	2,915	160,075	22,473	112,010	19,966	163,427	227,773	256,100	56,503
已撥款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,085,060	381,387	202,851	102,290	866,561	1,148,470	2,538	146,670	19,526	64,177	24,720	158,798	199,289	211,411	35,313

註(1)：由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。
Note (1) : Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

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

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



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Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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													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	營業中斷 Business Interruption	其他 Others		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	586,839	1,427,585	14,435	499,527	155,787	230,357	371,122	140,109	46,573	153,379	29,910	63,511	17,129,060	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(50,832)	(297,939)	(3,144)	(90,056)	(30,069)	(45,079)	(56,569)	(24,229)	-	(27,418)	(3,722)	(13,326)	(2,332,005)	
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 (-)	(201,142)	(262,320)	(3,789)	(186,420)	(100,273)	(119,080)	(208,926)	(29,816)	(5,051)	(146,154)	(23,569)	(39,272)	(5,814,441)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	31,472	73,387	996	38,226	24,616	32,107	44,315	6,581	-	47,091	4,326	6,334	1,028,804	
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)	5,235	144,196	3,540	207,929	1,239	2,713	116,453	1,824	203	22,443	8,393	98,773	2,787,468	

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others		
表2：本年度未計入稅項變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	601,776	1,296,622	9,951	471,389	173,565	221,139	362,831	346,471	19,935	147,653	31,830	50,211	13,141,375	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(51,901)	(292,627)	(2,725)	(93,425)	(29,801)	(40,820)	(59,378)	(23,197)	-	(26,576)	(3,603)	(11,600)	(2,144,517)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(531,334)	(698,334)	(4,264)	(204,867)	(78,106)	(107,571)	(196,792)	(10,514)	-	(131,475)	(12,376)	(21,254)	(8,374,281)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	20,965	(41,941)	(1,174)	(53,163)	(26,684)	(11,966)	(24,765)	(31,126)	(4,430)	40,145	(37,159)	(5,141)	(733,557)	
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(180,375)	(220,389)	(2,765)	(149,109)	(105,373)	(106,532)	(199,298)	(37,812)	(4,430)	(87,941)	(26,568)	(20,801)	(4,029,614)	
本財政年度中分出業務的已賺回再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	28,169	67,680	870	36,727	25,451	32,078	40,425	5,887	-	35,086	2,702	5,437	901,598	
與本意外年度分出的業務相關的最終申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	173,171	110,768	720	59,218	53,238	62,487	134,107	799	-	93,000	(13,293)	10,223	2,394,458	
本財政年度中的已承付開支 Expenses incurred in current financial year	(45,185)	(209,256)	(1,349)	(69,921)	(32,665)	(41,515)	(57,738)	(14,776)	(9,495)	(36,463)	(6,266)	(10,579)	(1,633,496)	
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 (-)	(2,687)	(11,656)	(125)	1,060	363	1,261	(1,874)	(24)	-	3,274	(389)	(1,501)	(62,075)	
管理開支 (-) Management expenses (-)	(42,499)	(197,600)	(1,224)	(70,981)	(33,028)	(42,776)	(55,863)	(14,752)	(9,495)	(39,737)	(5,877)	(9,078)	(1,571,420)	
未溢期利潤的變動 (+) Change in unearned profit (+)	54,281	29,114	597	(7,687)	(579)	9,312	1,099	3,883	-	(3,685)	457	(1,122)	264,821	
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	48,602	83,578	1,035	42,325	5,730	28,579	25,257	270,741	6,010	(10,402)	(27,117)	515	520,345	
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 (-)	54,543	126,345	3,616	54,572	(40,130)	66,622	38,254	(15,298)	-	13,900	16,138	1,051	638,924	
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	54,543	126,345	3,616	54,572	(40,130)	66,622	38,254	(15,298)	-	13,900	16,138	1,051	638,924	
本財政年度中申索負債的現時估計溢期的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(7,626)	(3,850)	(305)	1,441	(1,520)	(795)	(8,759)	(172)	-	(4,528)	(41)	269	(101,188)	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	95,520	206,074	4,346	98,339	(35,920)	94,405	54,751	255,271	6,010	(1,030)	(11,019)	1,835	1,058,080	

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	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表S：補充資訊 Table S :Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	413,502	522,022	1,180	139,493	12,059	38,976	121,205	24,402	-	6,878	57,685	8,995	6,749,737	
已償付申索淨額 Net claim paid	270,759	430,704	(776)	91,193	4,678	19,289	23,011	21,204	-	4,999	23,064	6,678	4,883,770	
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	3,491,918	4,363,196	42,272	1,860,030	643,393	344,368	710,927	34,753	-	390,932	114,461	22,799	26,472,366	
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,516,617	4,441,332	39,772	1,845,962	720,223	367,480	770,784	37,468	-	194,567	163,805	15,711	26,641,901	
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,488,927	3,655,305	34,264	1,036,548	360,958	126,922	285,315	29,443	-	107,087	28,208	16,867	15,980,422	
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,518,222	3,711,525	31,521	1,000,207	360,816	134,089	315,445	33,138	-	60,150	47,206	12,716	15,939,258	
本財政年度的已扣款但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已扣款但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,833,440	4,666,995	4,957	1,160,081	1,385,909	1,602,714	2,017,919	37,242	-	302,958	24,214	90,734	23,155,829	
已扣款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	3,725,185	4,534,673	4,154	1,130,986	1,324,695	1,678,053	2,017,964	30,325	-	365,534	20,406	86,001	22,683,952	
已扣款但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	2,340,365	3,843,435	(104)	635,954	265,385	870,767	907,614	32,540	-	67,553	10,991	43,837	13,940,991	
已扣款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	2,278,940	3,736,479	(1,070)	634,193	383,063	688,304	927,231	25,037	-	97,674	10,861	40,432	13,470,208	

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
二零二五年一月至三月
January to March 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														
	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 (+)	5,628,460	1,234,397	501,125	263,613	810,281	567,006	5,698	101,443	13,421	635,227	21,673	261,151	202,530	998,433	453,551
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(406,897)	(149,153)	(172,324)	(68,271)	(198,384)	(94,168)	(98)	(16,823)	(2,821)	(56,882)	(4,399)	(23,223)	(27,284)	(187,075)	(116,949)
財政年度分出的保費和分出自再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(1,185,785)	(188,578)	(119,705)	(85,535)	(223,368)	(128,721)	(5,664)	(57,674)	(8,328)	(395,691)	(13,909)	(153,846)	(168,934)	(754,970)	(194,013)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	160,350	38,124	53,329	31,599	70,756	26,070	294	12,369	1,746	17,541	3,683	3,103	33,707	145,923	56,183
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)	10,371	221,508	806,622	363,161	183,620	46,863	60	2,872	3,716	1,449	141	23,393	11,531	85,787	356,208

(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：本年度未計入結算變動的優惠保費 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	3,469,425	1,232,699	446,833	273,068	778,166	539,343	2,125	79,061	15,120	86,364	16,712	218,038	187,269	857,236	402,586
本財政年度中的溢額保費支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(340,801)	(155,924)	(167,364)	(71,846)	(196,248)	(93,016)	(33)	(16,382)	(3,376)	(10,759)	(3,268)	(24,657)	(26,147)	(174,264)	(112,789)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(3,045,958)	(785,194)	(180,914)	(141,618)	(432,891)	(377,857)	(974)	(62,680)	(5,864)	(102,583)	(9,995)	(232,730)	(93,624)	(291,768)	(134,801)
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	(56,936)	(50,022)	(25,284)	3,660	(21,413)	184	(1,045)	2,025	(3,164)	3,063	(2,596)	54,120	(44,623)	(246,211)	(44,961)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(818,611)	(181,485)	(107,579)	(89,840)	(196,301)	(122,623)	(2,114)	(44,809)	(8,589)	(52,568)	(8,821)	(116,461)	(137,200)	(565,699)	(150,702)
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 (+)	139,149	32,989	49,983	34,119	68,962	26,035	116	11,123	2,007	4,169	2,038	4,619	31,091	117,854	56,789
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 (+)	622,526	98,474	32,312	59,381	105,926	96,772	954	35,711	3,418	51,462	4,188	165,962	61,485	201,635	48,952
本財政年度中的已賺付開支 Expenses incurred in current financial year	(315,746)	(165,061)	(78,100)	(61,588)	(84,018)	(53,188)	(19)	(6,912)	(1,512)	(19,864)	(1,735)	(33,252)	(22,482)	(89,775)	(101,180)
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 (-)	(4,165)	(2,980)	(4,427)	(3,318)	(3,827)	(3,479)	(13)	(105)	(107)	(7,197)	178	(525)	(1,880)	(1,572)	1,783
管理開支 (-) Management expenses (-)	(311,581)	(162,081)	(73,673)	(58,270)	(80,191)	(49,710)	(6)	(6,807)	(1,404)	(12,667)	(1,914)	(32,727)	(20,602)	(88,203)	(102,963)
未溢額利潤的變動 (+) Change in unearned profit (+)	120,821	(4,572)	7,810	4,724	4,071	8,669	-	3,209	93	7,616	(918)	(2,953)	2,310	(1,144)	4,469
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	(169,195)	71,926	2,981	6,400	47,667	24,135	54	(1,680)	1,297	(36,161)	(1,800)	(21,432)	2,703	54,075	13,324
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	188,681	31,285	11,098	998	7,783	(14,108)	31	15,516	542	(8,563)	3,615	70,897	5,071	35,519	11,572
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	188,681	31,285	11,098	998	7,783	(14,108)	31	15,516	542	(8,563)	3,615	70,897	5,071	35,519	11,572
本財政年度中與負責風險的現時估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(19,700)	(2,881)	(1,174)	(596)	(4,341)	(6,669)	(33)	(10)	(136)	(1,155)	(137)	(1,230)	(1,889)	(17,318)	733
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(215)	100,330	12,904	6,802	51,110	3,358	52	13,826	1,703	(45,880)	1,678	48,235	5,885	72,276	25,629



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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													
	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	營業中斷 Business Interruption	其他 Others		
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	579,752	1,396,761	14,435	490,310	144,418	223,263	313,813	140,109	46,573	131,359	29,131	61,032	15,268,966	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(48,899)	(291,855)	(3,144)	(88,312)	(27,678)	(44,207)	(50,234)	(24,229)	-	(23,212)	(3,645)	(12,873)	(2,143,040)	
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 (-)	(201,117)	(257,523)	(3,789)	(181,260)	(90,752)	(112,709)	(168,415)	(29,816)	(5,051)	(130,026)	(22,940)	(35,728)	(4,923,849)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	31,472	72,565	996	37,095	22,162	30,874	38,894	6,581	-	42,068	4,212	6,258	947,955	
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)	4,866	142,561	3,540	204,234	1,152	2,443	115,619	1,824	203	22,422	8,374	98,428	2,722,968	

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													總額 Total
	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														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	596,402	1,274,103	9,951	459,144	157,012	212,986	327,391	346,471	19,935	139,539	25,963	42,196	12,215,138	
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(50,080)	(287,337)	(2,725)	(91,622)	(27,153)	(39,889)	(52,268)	(23,197)	-	(22,632)	(3,533)	(10,593)	(2,007,903)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(529,859)	(691,525)	(4,264)	(199,837)	(73,434)	(105,069)	(183,391)	(10,514)	-	(129,222)	(7,023)	(18,878)	(7,852,469)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	21,021	(42,618)	(1,174)	(50,494)	(19,974)	(8,762)	(20,241)	(31,126)	(4,430)	40,031	(12,714)	(4,121)	(567,805)	
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(180,311)	(218,107)	(2,765)	(141,819)	(91,675)	(100,735)	(176,766)	(37,812)	(4,430)	(81,173)	(20,858)	(17,426)	(3,677,281)	
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 (+)	28,163	67,194	870	35,709	22,290	30,975	33,853	5,887	-	30,180	2,603	5,034	843,802	
與本意外年度分出的業務相關的最终申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	173,169	108,295	720	55,616	49,410	60,999	122,672	799	-	91,025	5,540	8,270	2,265,674	
本財政年度中的已承付開支 Expenses incurred in current financial year	(45,140)	(206,428)	(1,349)	(68,196)	(32,433)	(40,985)	(50,950)	(14,776)	(9,495)	(34,063)	(4,466)	(10,078)	(1,552,792)	
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 (-)	(2,682)	(11,462)	(125)	886	163	1,190	(1,709)	(24)	-	3,307	(598)	(1,137)	(43,824)	
管理開支 (-) Management expenses (-)	(42,458)	(194,967)	(1,224)	(69,082)	(32,596)	(42,175)	(49,241)	(14,752)	(9,495)	(37,371)	(3,868)	(8,941)	(1,508,968)	
未滿期利潤的變動 (+) Change in unearned profit (+)	53,850	27,916	597	(7,337)	177	10,237	694	3,883	-	(5,739)	583	1,234	240,300	
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	46,193	74,111	1,035	41,657	4,195	28,518	21,234	270,741	6,010	(12,087)	(1,190)	(241)	474,469	
本財政年度中與過往意外年度相關的最终申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	54,028	129,150	3,616	51,719	(45,691)	65,084	42,316	(15,298)	-	13,642	(4,398)	1,319	655,425	
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	54,028	129,150	3,616	51,719	(45,691)	65,084	42,316	(15,298)	-	13,642	(4,398)	1,319	655,425	
本財政年度中申索負債的現期估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(7,577)	(3,663)	(305)	1,320	(2,152)	(934)	(8,121)	(172)	-	(4,404)	(42)	292	(82,295)	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	92,644	199,598	4,346	94,695	(43,648)	92,668	55,429	255,271	6,010	(2,848)	(5,630)	1,369	1,047,600	

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	412,872	515,097	1,180	138,962	11,800	38,323	109,091	24,402	-	6,878	12,068	8,466	6,259,543	
已償付申索淨額 Net claim paid	270,129	423,905	(776)	91,084	4,660	19,142	20,966	21,204	-	4,999	250	6,471	4,525,235	
本財政年度中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	3,487,608	4,324,213	42,272	1,854,359	563,023	313,444	604,277	34,753	-	390,932	30,476	22,718	24,241,700	
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,512,661	4,402,494	39,772	1,840,431	633,368	336,399	666,626	37,468	-	194,567	37,213	15,630	24,294,770	
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,484,639	3,619,865	34,264	1,034,654	307,265	122,307	265,435	29,443	-	107,087	3,349	16,867	15,274,921	
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,514,288	3,676,000	31,521	998,394	303,987	129,397	294,393	33,138	-	60,150	3,263	12,716	15,208,657	
本財政年度中的已報數但未報申索準備金的變動 Changes in IBNR provision in current financial year														
已報數但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,829,642	4,639,741	4,957	1,121,665	1,250,673	1,559,967	1,897,359	37,242	-	294,037	20,608	87,651	22,141,604	
已報數但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	3,721,345	4,508,156	4,154	1,094,802	1,187,361	1,635,732	1,901,071	30,325	-	357,352	15,841	83,994	21,646,931	
已報數但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	2,336,568	3,824,204	(104)	626,592	212,968	852,312	869,715	32,540	-	65,799	10,932	42,860	13,528,451	
已報數但未報申索準備金的承前淨餘額 Net IBNR provision b/f	2,275,101	3,717,592	(1,070)	622,924	329,029	669,433	892,331	25,037	-	95,941	10,705	39,831	13,134,260	

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度總收入及佣金 - 未扣除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	171,364	165,393	19,192	32,268	26,157	5,769	10,844	70,105	99	993,381	1,289	52,559	14,493	124,499	24,504
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(12,374)	(27,710)	(2,816)	(4,227)	(4,375)	(859)	(503)	(8,343)	(16)	(70,571)	(212)	(4,801)	(2,731)	(9,638)	(15,693)
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 (-)	(29,145)	(8,438)	(5,344)	(3,582)	(5,222)	(1,716)	(9,739)	(27,754)	(58)	(544,877)	(641)	(42,163)	(11,530)	(111,298)	(2,398)
再保險佣金 - 與業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	3,905	2,623	194	1,188	1,201	381	243	5,342	14	30,184	117	10,810	741	7,300	332
該年度在港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	79	198	15,113	6,464	21,860	1,909	485	451	21	1,792	10	186	223	2,013	6,421

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表2：本年度淨入帳再保變動數據 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的毛保費主賬 (+) Gross earned premium in current financial year (+)	135,909	169,117	16,353	26,008	21,468	4,971	11,423	42,003	182	156,104	1,154	40,650	15,214	133,066	30,335
本財政年度中的總獲取成本毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(10,363)	(27,714)	(2,726)	(4,299)	(4,709)	(760)	(510)	(9,061)	(40)	(13,207)	(222)	(3,989)	(2,788)	(10,914)	(20,693)
與本意外年度相關的最終年度主賬 (-) Gross ultimate claims, relating to current accident year (-)	(116,558)	(125,985)	(8,276)	(13,010)	(10,932)	(308)	(5,689)	(50,979)	(86)	(83,934)	(939)	(5,400)	(8,320)	(46,798)	(728)
與本意外年度有關的淨分出的業務業績 Ceded business result, relating to current accident year	2,859	8,068	(1,216)	(468)	1,340	(1,271)	(5,254)	(3,205)	(38)	(3,079)	(87)	(19,136)	(4,628)	(96,173)	(1,627)
本財政年度中分出的淨再保保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(13,989)	(1,662)	(4,086)	(3,323)	(4,639)	(1,578)	(10,326)	(21,806)	(119)	(57,849)	(554)	(34,030)	(12,328)	(116,498)	(2,029)
本財政年度中分出的業務的已賺取再保險佣金 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	3,905	2,623	193	1,152	1,068	254	259	5,398	30	6,250	62	9,772	559	8,207	310
與本意外年度分出的業務相關的最終年度主賬 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	12,943	7,107	2,677	1,704	4,911	53	4,814	13,204	51	48,520	405	5,122	7,141	12,119	92
本財政年度中的已發行開支 Expenses incurred in current financial year	(1,727)	(11,832)	(3,643)	(3,046)	(1,591)	(292)	(1,508)	(3,503)	(3)	(25,714)	(118)	(1,367)	(849)	(5,610)	(3,053)
於資產負債表中未獲再保的未到期及未決的保險負債的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(155)	(5)	59	(66)	(11)	25	(49)	(1,116)	(0)	(15,843)	4	128	(12)	134	(1,238)
管理開支 (-) Management expenses (-)	(1,572)	(11,827)	(3,702)	(2,981)	(1,580)	(317)	(1,459)	(2,387)	(3)	(9,871)	(122)	(1,496)	(837)	(5,744)	(1,815)
未獲再保的利潤的變動 (+) Change in unearned profit (+)	(5,308)	362	103	71	542	(540)	(18)	409	4	35,798	(5)	(196)	(56)	(15,448)	9,228
本財政年度中經年再保調整的淨未貼現最佳估計業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	4,812	12,016	595	5,258	6,118	1,799	(1,556)	(24,337)	19	65,969	(217)	10,562	(1,427)	(41,876)	13,462
本財政年度中與過往年度相關的最終年度主賬的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(13,588)	1,331	2,777	(664)	(1,276)	(1,613)	85	(17,471)	35	(40,776)	(130)	8,419	1,159	25,710	(4,627)
本財政年度中與過往年度相關的淨未貼現最佳估計業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(13,588)	1,331	2,777	(664)	(1,276)	(1,613)	85	(17,471)	35	(40,776)	(130)	8,419	1,159	25,710	(4,627)
本財政年度中非再保負債的淨計及扣回的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(530)	(195)	151	(177)	26	67	(169)	(2,074)	(0)	(15,053)	10	135	2	(401)	(556)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(9,307)	13,152	3,523	4,416	4,868	253	(1,640)	(43,881)	54	10,140	(337)	19,116	(265)	(16,568)	8,279

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表3 - 補充資訊 Table 3 - Supplementary Information															
本財政年度中已支付申索總額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	126,126	121,850	6,467	7,845	10,715	3,343	(4)	23,307	-	65,182	530	1,011	397	56,151	15
已支付申索淨額 Net claim paid	114,133	116,404	4,503	6,947	8,117	1,799	(4)	11,911	-	39,895	291	170	63	21,532	6
本財政年度前已結未決申索事項的變動 Changes in case outstanding provision in current financial year															
已結未決申索事項的結轉毛額 Gross case outstanding provision off	4,442	79,141	7,858	16,710	37,322	13,325	5,813	191,243	-	1,327,958	2,242	4,532	20,073	168,608	423
已結未決申索事項的淨計及扣回的毛額 Gross case outstanding provision b/t	5,949	76,509	8,047	15,115	38,373	13,396	5,685	184,448	-	1,365,336	1,781	8,578	17,890	208,869	64
已結未決申索事項的結轉淨額 Net case outstanding provision off	4,442	75,425	6,795	15,457	24,780	8,144	5,813	92,586	-	283,522	1,503	1,310	1,672	39,041	341
已結未決申索事項的淨計及扣回的淨額 Net case outstanding provision b/t	5,949	72,918	7,886	14,044	25,241	8,057	5,685	89,852	-	276,813	1,070	1,935	374	52,948	40
本財政年度前已結未決申索事項中未保費的變動 Changes in IBNR provision in current financial year															
已結未決申索事項中未保費的結轉毛額 Gross IBNR provision off	65,219	4,567	15,869	13,125	39,407	2,226	41,073	115,520	103	166,810	511	3,899	22,173	133,180	6,921
已結未決申索事項中未保費的淨計及扣回的毛額 Gross IBNR provision b/t	56,660	5,830	21,386	14,433	39,428	2,243	119,065	108,466	103	149,001	553	4,579	14,725	121,085	1,623
已結未決申索事項中未保費的結轉淨額 Net IBNR provision off	60,797	4,361	15,794	12,583	20,204	1,814	1,973	66,673	14	57,347	180	821	134	20,133	5,762
已結未決申索事項中未保費的淨計及扣回的淨額 Net IBNR provision b/t	52,838	5,563	18,299	12,674	20,377	1,832	1,592	53,570	14	1,973	233	1,232	108	20,526	828

		直接業務 - 離岸 Direct Business - Offshore												
一般保險業務線 General Insurance Lines of 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	專業疏忽、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和佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度書寫收入及佣金 - 未減除再保險 Financial Year Premium Written and Commission, Gross of Reinsurance														
	7,088	30,823	-	9,217	11,369	7,094	57,309	-	-	22,020	779	2,479	1,860,093	
	(1,933)	(6,084)	-	(1,744)	(2,391)	(873)	(6,335)	-	-	(4,206)	(77)	(453)	(188,965)	
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														
	(25)	(4,797)	-	(5,160)	(9,521)	(6,371)	(40,510)	-	-	(16,128)	(629)	(3,544)	(890,592)	
	1	821	-	1,131	2,454	1,233	5,421	-	-	5,023	114	76	80,849	
	369	1,635	-	3,695	87	270	834	-	-	21	19	345	64,500	

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	專業疏忽、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: 本年度及分入貼現變動的结果摘要 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中溢利保費毛額 (+) Gross earned premium in current financial year (+)	5,374	22,519	-	12,245	16,553	8,153	35,440	-	-	8,114	5,867	8,015	926,237		
本財政年度中溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,820)	(5,290)	-	(1,803)	(2,648)	(931)	(7,110)	-	-	(3,944)	(70)	(1,006)	(136,614)		
與本年意外事故有關的溢利中保毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,474)	(6,809)	-	(5,030)	(4,672)	(2,502)	(13,401)	-	-	(2,253)	(5,352)	(2,376)	(521,813)		
與本年意外事故有關的分出的業務結果 Ceded business result, relating to current accident year	(56)	676	-	(2,669)	(6,710)	(3,204)	(4,524)	-	-	113	(24,444)	(1,019)	(165,752)		
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(64)	(2,282)	-	(7,290)	(13,698)	(5,797)	(22,532)	-	-	(6,768)	(5,710)	(3,375)	(352,333)		
本財政年度中溢利保費中保毛額的溢利保費收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	6	485	-	1,018	3,161	1,104	6,572	-	-	4,907	99	403	57,797		
與本年意外事故分出的溢利保費相關的最終中保額 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	2	2,473	-	3,602	3,827	1,489	11,436	-	-	1,975	(18,834)	1,953	128,784		
本財政年度中溢利保費的溢利保費收入 Expenses incurred in current financial year	(45)	(2,828)	-	(1,725)	(232)	(530)	(6,787)	-	-	(2,400)	(1,800)	(501)	(80,704)		
與本年意外事故的中保費中保毛額的溢利保費收入變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(5)	(194)	-	174	200	71	(165)	-	-	(34)	209	(364)	(18,251)		
管理開支 (-) Management expenses (-)	(41)	(2,633)	-	(1,899)	(432)	(601)	(6,622)	-	-	(2,366)	(2,009)	(137)	(62,452)		
未清賬項的溢利保費 (+) Change in unearned profit (+)	431	1,198	-	(350)	(756)	(925)	405	-	-	2,054	(2,357)		24,521		
本財政年度中溢利保費中保毛額的溢利保費收入 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	2,409	9,467	-	668	1,536	61	4,023	-	-	1,685	(25,927)	756	45,875		
本財政年度中溢利保費中保毛額的溢利保費收入 Changes in net ultimate claims relating to prior accident years in current financial year (-)	516	(2,804)	-	2,854	5,560	1,537	(4,062)	-	-	258	20,536	(268)	(16,502)		
本財政年度中溢利保費中保毛額的溢利保費收入 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	516	(2,804)	-	2,854	5,560	1,537	(4,062)	-	-	258	20,536	(268)	(16,502)		
本財政年度中溢利保費中保毛額的溢利保費收入 Changes in Risk Margin for claims liabilities in current financial year (-)	(49)	(187)	-	121	632	138	(638)	-	-	(124)	2	(22)	(18,893)		
未經折扣的承保業績 - 溢利(虧損) Undiscounted Underwriting Results - Profit(Loss)	2,876	6,476	-	3,643	7,728	1,737	(678)	-	-	1,818	(5,389)	466	10,480		

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	專業疏忽、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															
本財政年度中已支付申索 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	630	6,924	-	530	259	653	12,114	-	-	-	45,617	529	490,193		
已支付申索淨額 Net claim paid	630	6,798	-	109	19	147	2,045	-	-	-	22,814	208	358,536		
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額 Gross case outstanding provision off	4,310	38,983	-	5,672	80,370	30,924	106,650	-	-	-	83,985	81	2,230,667		
已結未決申索準備金的結轉毛額 Gross case outstanding provision b/f	3,956	38,837	-	5,531	86,855	31,081	104,158	-	-	-	126,592	81	2,347,131		
已結未決申索準備金的結轉淨額 Net case outstanding provision off	4,288	35,440	-	1,894	53,693	4,615	19,880	-	-	-	24,860	-	705,502		
已結未決申索準備金的結轉淨額 Net case outstanding provision b/f	3,934	35,525	-	1,813	56,829	4,692	21,052	-	-	-	43,943	-	730,601		
本財政年度中的已結未決申索準備金中索準備金的變動 Changes in BNR provision in current financial year															
已結未決申索準備金中索準備金的結轉毛額 Gross BNR provision off	3,797	27,254	-	38,416	135,236	42,747	120,561	-	-	8,921	3,606	3,084	1,014,225		
已結未決申索準備金中索準備金的結轉毛額 Gross BNR provision b/f	3,840	26,518	-	36,185	137,333	42,321	116,893	-	-	8,182	4,565	2,008	1,037,021		
已結未決申索準備金中索準備金的結轉淨額 Net BNR provision off	3,797	19,231	-	9,362	52,416	18,455	37,899	-	-	1,754	59	978	412,540		
已結未決申索準備金中索準備金的結轉淨額 Net BNR provision b/f	3,839	18,887	-	11,269	54,034	18,871	34,900	-	-	1,733	156	601	335,948		



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及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 (+)	1,019,815	32,244	14,978	668,742	128,424	1,167,708	18,602	267,875	18,874	11,223	118,612	3,467,098
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(137,259)	(10,089)	(1,616)	(79,057)	(25,529)	(161,031)	(2,611)	(52,565)	(3,896)	(2,233)	(20,688)	(496,573)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(241,419)	(19,559)	(12,080)	(452,247)	(94,651)	(979,014)	(4,927)	(156,657)	(3,953)	(2,245)	(101,120)	(2,067,873)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	36,329	6,375	914	12,987	24,094	176,609	949	33,409	938	626	24,632	317,862
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												
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	572,727	31,436	13,566	136,970	127,969	1,310,789	20,611	246,535	27,446	713	119,117	2,607,879
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(137,702)	(9,935)	(1,227)	(17,409)	(23,195)	(146,299)	(3,739)	(48,346)	(9,543)	(722)	(15,299)	(413,416)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(509,562)	(11,152)	(4,863)	(46,074)	(98,651)	(902,999)	(12,546)	(187,868)	(13,371)	(1,250)	(78,120)	(1,866,455)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	41,383	(6,529)	(6,172)	(54,638)	(551)	(240,149)	(1,999)	(17,589)	(917)	193	(3,028)	(289,996)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(139,144)	(19,475)	(10,452)	(93,849)	(96,232)	(1,031,399)	(6,945)	(142,742)	(7,526)	(143)	(73,664)	(1,621,572)
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 (+)	33,282	6,135	432	6,582	21,957	169,884	941	28,173	2,740	86	14,011	284,222
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 (+)	147,245	6,810	3,849	32,629	73,723	621,366	4,005	96,980	3,870	250	56,626	1,047,354
本財政年度中的已承付開支 Expenses incurred in current financial year	(7,351)	(4,027)	(711)	(8,317)	(21,286)	(100,673)	(3,369)	(46,372)	(641)	(24)	(32,375)	(225,144)
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 (-)	1,087	(120)	(171)	3,643	(1,260)	(16,324)	(90)	(10,242)	48	-	314	(23,115)
管理開支 (-) Management expenses (-)	(8,438)	(3,907)	(540)	(11,960)	(20,026)	(84,348)	(3,279)	(36,130)	(689)	(24)	(32,689)	(202,029)
未溢利利潤的變動 (+) Change in unearned profit (+)	(34,287)	167	(54)	31,007	(4,799)	(35,567)	153	6,627	(59)	5,550	(13,907)	(45,167)
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	(74,793)	(40)	540	41,539	(20,512)	(114,898)	(888)	(47,013)	2,917	4,460	(23,611)	(232,299)
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 (-)	5,067	(1,681)	(1,446)	80,820	26,812	57,337	1,013	(84,071)	12,118	1,000	20,684	117,653
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	5,067	(1,681)	(1,446)	80,820	26,812	57,337	1,013	(84,071)	12,118	1,000	20,684	117,653
本財政年度中申索負債的現時估計溢額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(3,229)	145	(278)	1,945	(4,717)	(5,585)	(106)	(8,860)	101	(0)	1,509	(19,075)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(72,954)	(1,577)	(1,184)	124,304	1,584	(63,146)	19	(139,944)	15,136	5,459	(1,418)	(133,720)

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5：補充資訊 Table 5: Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	493,097	14,395	1,424	95,323	81,608	617,525	7,023	51,882	1,150	-	44,417	1,407,845
已償付申索淨額 Net claim paid	328,918	8,107	425	30,747	25,588	116,657	4,946	18,209	878	-	20,932	555,408
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/bf	177,522	94,489	15,659	959,259	789,188	5,890,803	94,261	2,100,241	1,957	-	340,355	10,463,735
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	151,652	94,751	16,450	956,293	707,557	6,121,142	94,244	2,084,980	1,731	-	359,294	10,588,094
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/bf	158,325	62,029	7,552	253,871	228,826	1,150,758	71,011	434,239	1,511	-	140,711	2,508,833
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	144,505	63,998	7,304	219,793	205,303	1,118,174	69,183	430,572	1,330	-	157,312	2,417,474
本財政年度的已撥就但未報回申索準備金的變動 Changes in IBNR provision in current financial year												
已撥就但未報回申索準備金的結轉毛餘額 Gross IBNR provision c/bf	1,084,994	125,051	49,872	377,112	441,433	4,098,864	87,811	1,203,982	40,116	1,250	290,960	7,801,445
已撥就但未報回申索準備金的承前毛餘額 Gross IBNR provision b/f	1,066,915	128,457	119,240	382,628	432,124	3,964,708	78,160	1,033,004	62,291	1,250	295,687	7,564,463
已撥就但未報回申索準備金的結轉淨餘額 Net IBNR provision c/bf	553,913	92,137	12,501	148,686	144,927	893,471	69,794	569,088	35,659	1,000	145,623	2,666,800
已撥就但未報回申索準備金的承前淨餘額 Net IBNR provision b/f	537,977	92,709	11,674	188,474	146,893	849,407	68,897	430,079	39,336	1,000	148,259	2,514,705



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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 (+)	68	-	-	428,238	1,970	62,135	14	44,617	-	-	6,941	543,982	4,011,080
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(26)	-	-	(25,082)	(416)	(5,905)	-	(10,106)	-	-	(1,714)	(43,248)	(539,821)
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 (-)	(7)	-	-	(325,994)	(677)	(57,277)	(1)	(23,099)	-	-	(4,498)	(411,553)	(2,479,425)
再分出與業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	1	-	-	3,386	310	8,932	-	5,569	-	-	1,109	19,306	337,167
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 (+)	62	-	-	-	49,564	(1,893)	98,507	5	47,592	-	-	9,922	203,758	2,811,637
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(28)	-	-	-	(3,890)	(694)	(13,539)	-	(11,127)	-	-	(2,179)	(31,457)	(444,873)
與本意外年度相關的溢額申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	-	(24,437)	(5,008)	(7,395)	(2)	(16,573)	-	-	(1,018)	(54,433)	(1,920,888)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(8)	-	-	-	(28,727)	6,086	(34,312)	(1)	(5,325)	-	-	(3,067)	(65,355)	(355,351)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(9)	-	-	-	(46,645)	2,002	(49,196)	(1)	(26,548)	-	-	(5,361)	(125,758)	(1,747,330)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	1	-	-	-	837	687	10,106	-	7,826	-	-	1,288	20,744	304,966
與本意外年度分出的業務相關的溢額申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	-	17,081	3,397	4,778	-	13,397	-	-	1,006	39,659	1,087,013
本財政年度中的已承付開支 Expenses incurred in current financial year	(61)	-	-	-	(5,072)	(18)	(6,552)	(2)	(1,410)	-	-	(405)	(13,520)	(238,663)
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 (-)	(59)	-	-	-	(618)	85	275	0	3,494	-	-	11	3,189	(19,925)
管理開支 (-) Management expenses (-)	(2)	-	-	-	(4,455)	(103)	(6,827)	(2)	(4,904)	-	-	(416)	(16,709)	(218,738)
未滿期利潤的變動 (+) Change in unearned profit (+)	(219)	-	-	-	(10,443)	1,067	250	4	(3,611)	-	-	(709)	(13,662)	(58,829)
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	(254)	-	-	-	(23,006)	(459)	36,959	4	9,544	-	-	2,543	25,331	(206,968)
本財政年度中與過往意外年度相關的溢額申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(1,057)	-	-	(1)	(17,264)	(68,183)	7,408	100	62,342	-	-	204	(16,451)	101,202
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(1,057)	-	-	(1)	(17,264)	(68,183)	7,408	100	62,342	-	-	204	(16,451)	101,202
本財政年度中申索負債的現時估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(171)	(0)	-	-	3,607	2,728	392	20	11,177	-	-	(4)	17,749	(1,326)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(1,482)	(0)	(1)	(1)	(36,663)	(65,914)	44,758	124	83,063	-	-	2,743	26,628	(107,092)

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5：補充資訊 Table 5: Supplementary Information													
本財政年度中的已償付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	6,950	2,325	3,171	-	3,505	-	-	215	16,166	1,424,011
已償付申索淨額 Net claim paid	-	-	-	3,355	1,671	2,594	-	2,226	-	-	172	10,018	565,426
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	-	20	385	193,943	124,111	175,884	690	197,381	-	-	1,229	693,642	11,157,377
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	-	20	385	201,955	91,354	184,848	685	203,460	-	-	1,381	684,087	11,272,182
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	20	232	30,747	71,782	100,243	690	98,207	-	-	60	301,980	2,810,813
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	-	20	232	62,331	74,070	102,541	685	97,109	-	-	152	337,141	2,754,615
本財政年度的已撥放但未撥回申索準備金的變動 Changes in IBNR provision in current financial year													
已撥放但未撥回申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,352	(0)	423	114,982	90,437	82,190	793	294,991	-	-	4,615	589,782	8,391,227
已撥放但未撥回申索準備金的承前毛餘額 Gross IBNR provision b/f	325	-	422	79,975	95,723	83,564	896	349,115	-	-	4,993	615,013	8,179,475
已撥放但未撥回申索準備金的結轉淨餘額 Net IBNR provision c/f	1,189	(0)	273	14,915	63,576	45,744	793	141,498	-	-	169	268,157	2,934,956
已撥放但未撥回申索準備金的承前淨餘額 Net IBNR provision b/f	132	-	272	29,556	76,114	46,814	896	197,849	-	-	440	352,074	2,866,779



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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 Employee's 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佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財險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 (+)	445,956	13,289	2,215	78,308	96,147	196,886	15,362	68,321	18,874	11,223	15,577	962,159	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(49,188)	(3,869)	(484)	(6,749)	(21,128)	(36,624)	(2,090)	(12,293)	(3,896)	(2,233)	(2,606)	(141,158)	
財險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 (+)	(71,916)	(2,115)	(561)	(59,207)	(76,310)	(154,599)	(4,829)	(29,014)	(3,953)	(2,245)	(15,282)	(420,030)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	5,205	367	28	6,449	27,495	26,770	948	7,556	938	626	2,113	78,496	
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												
	船舶、航空及運輸 Marine, Aviation, and Transport					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	
	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	僱員補償 Employee's Compensation	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度來計入貼保變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
一般保險業務線 General Insurance Lines of Business	Table 2: Total Underwriting Results excluding discount movement for current financial year												
	本財政年度中的總保費毛額 (+) Gross earned premium in current financial year (+)												
	本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)												
	與本意外年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current accident year (-)												
	與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year												
	本財政年度中分出的業務保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)												
	本財政年度中分出的業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)												
	與本意外年度分出的業務相關的最終中保毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)												
	本財政年度中的已支付開支 Expenses incurred in current financial year												
	所有意外年度的中保負債中未分配的保賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)												
	管理開支 (-) Management expenses (-)												
	未減除利潤的變動 (+) Change in unearned profit (+)												
	本財政年度中與本年度相關的淨未貼保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												
	本財政年度中與過往意外年度相關的淨未貼保的業務中保淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)												
	本財政年度中與過往年度相關的淨未貼保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												
本財政年度中與風險負債的預計估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)													
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)													

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														
	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
	意外及健康 Accident & Health	汽車 Motor Vehicle	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	221,044	6,068	1,395	4,418	61,593	162,823	6,813	24,789	1,150	-	2,947	493,039			
已償付申索淨額 Net claim paid	205,857	5,615	407	3,976	19,862	31,450	4,736	14,419	878	-	170	287,368			
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附額 Gross case outstanding provision c/f	139,944	75,412	9,153	107,156	548,290	1,382,391	82,372	1,366,582	1,957	-	65,990	3,779,246			
已撥未決申索準備金的承前毛附額 Gross case outstanding provision b/f	136,809	75,864	10,403	103,292	461,381	1,462,189	81,387	1,384,741	1,731	-	68,450	3,786,247			
已撥未決申索準備金的結轉淨附額 Net case outstanding provision c/f	137,684	52,888	1,263	47,543	145,737	297,652	62,773	201,113	1,511	-	21,486	969,650			
已撥未決申索準備金的承前淨附額 Net case outstanding provision b/f	135,783	52,832	1,266	46,870	131,687	305,111	60,079	209,503	1,330	-	25,679	970,141			
本財政年度的已撥放但未報稅申索準備金的變動 Changes in IBNR provision in current financial year															
已撥放但未報稅申索準備金的結轉毛附額 Gross IBNR provision c/f	687,826	61,862	10,661	69,986	334,377	680,371	84,598	311,536	40,116	1,250	50,838	2,333,423			
已撥放但未報稅申索準備金的承前毛附額 Gross IBNR provision b/f	657,618	64,165	10,721	68,897	316,617	612,518	72,737	176,737	62,291	1,250	60,096	2,103,647			
已撥放但未報稅申索準備金的結轉淨附額 Net IBNR provision c/f	224,642	55,408	3,333	21,730	101,663	206,923	67,566	188,825	35,659	1,000	26,397	933,146			
已撥放但未報稅申索準備金的承前淨附額 Net IBNR provision b/f	205,345	56,576	3,364	21,543	102,144	181,309	64,142	69,054	39,336	1,000	28,368	772,180			



香港一般業務的臨時統計數字

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二零二五年一月至三月

January to March 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 (+)	-	-	-	221,487	43	5,705	-	1,608	-	-	92	228,936	1,191,095
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	(4,210)	(19)	(1,439)	-	(470)	-	-	(12)	(6,150)	(147,308)
財政年度淨分出的保費稅分及再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business													
分給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	-	-	-	(195,641)	(33)	(5,946)	-	(775)	-	-	(92)	(202,487)	(622,517)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	-	42	1,414	-	185	-	-	25	1,666	80,162
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's 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影響與業績 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 (+)	-	-	-	18,801	(3,539)	2,722	(0)	4,272	-	-	167	22,422	819,929
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	(365)	(345)	(1,884)	-	(1,929)	-	-	(13)	(4,535)	(150,108)
與本年度相關的溢利淨毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	(15,765)	(4,703)	(467)	-	(1,701)	-	-	(73)	(22,709)	(728,711)
與本年度相關的淨分出的業務業績 Ceded business result, relating to current accident year	-	-	-	(1,905)	6,232	(527)	-	620	-	-	(68)	4,352	(29,210)
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	-	-	-	(16,194)	2,616	(2,956)	-	(2,422)	-	-	(166)	(19,122)	(376,121)
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 (+)	-	-	-	-	426	1,993	-	1,706	-	-	25	4,150	82,027
與本年度分出的業務相關的溢利淨毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	14,289	3,190	436	-	1,336	-	-	73	19,324	264,884
本財政年度中的已支付開支 Expenses incurred in current financial year	0	-	-	(1,198)	(975)	(536)	0	1,807	-	-	(9)	(912)	(80,680)
所有意外年度的溢利保費中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	0	-	-	(7)	(936)	12	0	3,845	-	-	2	2,915	(16,593)
管理開支 (-) Management expenses (-)	-	-	-	(1,191)	(39)	(548)	-	(2,038)	-	-	(11)	(3,827)	(64,088)
未滿期溢利的變動 (+) Change in unearned profit (+)	(226)	-	-	102	1,008	(335)	-	735	-	-	(2)	1,281	(21,457)
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	(226)	-	-	(330)	(2,322)	(1,028)	0	3,803	-	-	2	(101)	(190,238)
本財政年度中與過往意外年度相關的溢利淨毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	14	-	-	5,127	(96,964)	16	86	68,228	-	-	0	(23,492)	(114,167)
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	14	-	-	5,127	(96,964)	16	86	68,228	-	-	0	(23,492)	(114,167)
本財政年度中溢利保費的溢利估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	3	(0)	-	(34)	(696)	34	18	13,441	-	-	0	12,766	1,229
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(209)	(0)	-	4,763	(99,982)	(978)	104	85,472	-	-	2	(10,827)	(303,176)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	3,562	166	172	-	464	-	-	-	4,364	497,403
已償付申索淨額 Net claim paid	-	-	-	243	39	142	-	325	-	-	-	748	288,117
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	-	20	-	60,462	52,303	2,697	690	8,379	-	-	-	124,551	3,903,797
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	-	20	-	68,107	1,443	2,645	685	4,317	-	-	-	77,217	3,863,464
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	20	-	5,474	13,389	1,422	690	5,615	-	-	-	26,609	996,260
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	-	20	-	6,205	405	1,620	685	2,893	-	-	-	11,829	981,970
本財政年度的已扣放但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已扣放但未報險申索準備金的結轉毛餘額 Gross IBNR provision c/f	69	(0)	-	99,091	21,546	4,807	703	42,940	-	-	73	169,229	2,502,652
已扣放但未報險申索準備金的承前毛餘額 Gross IBNR provision b/f	83	-	-	50,947	8,971	5,085	795	113,479	-	-	149	179,509	2,283,156
已扣放但未報險申索準備金的結轉淨餘額 Net IBNR provision c/f	69	(0)	-	8,693	7,648	1,299	703	25,378	-	-	1	43,791	976,938
已扣放但未報險申索準備金的承前淨餘額 Net IBNR provision b/f	83	-	-	4,252	5,355	1,594	795	96,288	-	-	1	108,369	880,548



香港一般業務的臨時統計數字

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二零二五年一月至三月

January to March 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1：已承保及分出的業務的銷售佣金資訊 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 (+)	573,859	18,955	12,763	590,434	32,277	970,823	3,240	199,554	-	-	103,035	2,504,939
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(88,071)	(6,220)	(1,132)	(72,308)	(4,401)	(124,408)	(521)	(40,272)	-	-	(18,083)	(355,415)
財政年度分出的保費及分回再保險的佣金 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 (-)	(169,503)	(17,445)	(11,519)	(393,040)	(18,341)	(824,415)	(99)	(127,642)	-	-	(85,838)	(1,647,842)
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	31,123	6,008	886	6,538	(3,401)	149,838	1	25,853	-	-	22,519	239,366
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 Employee's 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：本年度來計入貼保變動的總承保業績 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 (+)	289,016	19,750	11,362	123,945	25,315	1,062,954	3,461	184,502	-	-	90,066	1,810,373
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(90,037)	(6,221)	(697)	(14,608)	(4,931)	(102,552)	(523)	(36,136)	-	-	(12,137)	(267,843)
與本意外年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current accident year (-)	(258,777)	(6,222)	(4,342)	(37,912)	(27,715)	(617,656)	(1,151)	(143,593)	-	-	(63,084)	(1,160,452)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	53,039	(5,931)	(6,198)	(47,291)	(1,083)	(234,161)	(1,670)	(19,645)	-	-	6,506	(256,434)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(120,275)	(18,249)	(10,145)	(78,350)	(16,043)	(848,732)	(2,072)	(115,790)	-	-	(54,917)	(1,264,573)
本財政年度中分回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 (+)	31,127	6,008	417	3,872	(2,661)	131,993	(6)	21,224	-	-	14,370	206,344
與本意外年度分出的業務相關的最終中保毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	142,186	6,310	3,530	27,188	17,621	482,578	408	74,922	-	-	47,052	801,795
本財政年度中的已支付開支 Expenses incurred in current financial year	(3,769)	(2,247)	(551)	(6,553)	(4,205)	(68,811)	87	(30,765)	-	-	(28,560)	(145,375)
所有意外年度的中保負債中未分配的保賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(37)	(55)	(62)	3,985	564	(4,295)	362	(4,243)	-	-	173	(3,607)
管理開支 (-) Management expenses (-)	(3,733)	(2,193)	(490)	(10,537)	(4,769)	(64,516)	(276)	(26,522)	-	-	(28,734)	(141,768)
未溢利利潤的變動 (+) Change in unearned profit (+)	(24,327)	110	(55)	29,017	1,558	(27,860)	336	9,579	-	-	(10,788)	(22,429)
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	(34,856)	(761)	(481)	46,598	(11,060)	11,914	540	(36,058)	-	-	(17,998)	(42,162)
本財政年度中與過往意外年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(14,006)	(1,090)	(1,174)	135,119	66,908	(17,665)	3,959	28,243	-	-	8,036	208,329
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	(14,006)	(1,090)	(1,174)	135,119	66,908	(17,665)	3,959	28,243	-	-	8,036	208,329
本財政年度中中保負債的風險估計溢餘的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(1,257)	128	(43)	1,714	(802)	(9,681)	508	(332)	-	-	2,227	(7,537)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(50,119)	(1,724)	(1,698)	183,432	55,046	(15,432)	5,007	(8,146)	-	-	(7,736)	158,629

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	272,053	8,327	29	90,905	20,016	454,702	210	27,094	-	-	41,470	914,806	
已償付申索淨額 Net claim paid	123,061	2,493	18	26,772	5,726	85,207	210	3,791	-	-	20,762	268,039	
本財政年度的已撥充決中索賠準備金的變動 Changes in case outstanding provision in current financial year													
已撥充決中索賠準備金的結轉毛附額 Gross case outstanding provision c/f	37,578	19,077	6,506	852,103	240,898	4,508,412	11,890	733,659	-	-	274,366	6,684,489	
已撥充決中索賠準備金的承前毛附額 Gross case outstanding provision b/f	14,844	18,887	6,048	853,001	246,176	4,658,952	12,857	700,239	-	-	290,844	6,801,847	
已撥充決中索賠準備金的結轉淨附額 Net case outstanding provision c/f	20,641	9,141	6,289	206,328	83,089	853,107	8,239	233,126	-	-	119,225	1,539,182	
已撥充決中索賠準備金的承前淨附額 Net case outstanding provision b/f	8,723	11,166	6,037	172,923	73,616	813,063	9,104	221,069	-	-	131,632	1,447,333	
本財政年度的已撥款但未報賠中索賠準備金的變動 Changes in IBNR provision in current financial year													
已撥款但未報賠中索賠準備金的結轉毛附額 Gross IBNR provision c/f	397,168	63,190	39,211	307,126	107,055	3,418,493	3,212	892,446	-	-	240,122	5,468,022	
已撥款但未報賠中索賠準備金的承前毛附額 Gross IBNR provision b/f	409,296	64,292	108,519	313,730	115,506	3,352,190	5,423	856,267	-	-	235,591	5,460,815	
已撥款但未報賠中索賠準備金的結轉淨附額 Net IBNR provision c/f	329,271	36,729	9,168	126,957	43,264	686,548	2,228	380,264	-	-	119,226	1,733,654	
已撥款但未報賠中索賠準備金的承前淨附額 Net IBNR provision b/f	332,633	36,133	8,310	166,931	44,749	668,098	4,755	361,025	-	-	119,892	1,742,525	

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 Employee's 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 (+)	68	-	-	206,751	1,927	56,429	14	43,009	-	-	6,849	315,046	2,819,985	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(26)	-	-	(20,872)	(397)	(4,466)	-	(9,636)	-	-	(1,702)	(37,099)	(392,513)	
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 (-)	(7)	-	-	(130,353)	(644)	(51,332)	(1)	(22,324)	-	-	(4,406)	(209,066)	(1,856,908)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	1	-	-	3,386	268	7,518	-	5,383	-	-	1,083	17,639	257,005	
該年度在香港承保的保單數目 (按位數) 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													
本財政年度中的總保費毛額 (+) Gross earned premium in current financial year (+)	62	-	-	30,763	1,646	95,785	5	43,320	-	-	9,755	181,336	1,991,708
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(28)	-	-	(3,525)	(349)	(11,655)	-	(9,198)	-	-	(2,166)	(26,922)	(294,766)
與本意外年度相關的最終淨賠款毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	(8,672)	(305)	(6,928)	(2)	(14,873)	-	-	(946)	(31,725)	(1,192,177)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(8)	-	-	(26,823)	(146)	(33,785)	(1)	(5,945)	-	-	(3,000)	(69,707)	(326,141)
本財政年度中分出的業務保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(9)	-	-	(30,451)	(613)	(46,240)	(1)	(24,126)	-	-	(5,196)	(106,636)	(1,371,209)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	1	-	-	837	261	8,113	-	6,120	-	-	1,262	16,594	222,938
與本意外年度分出的業務相關的最終淨賠款 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	2,791	207	4,342	-	12,061	-	-	934	20,334	822,129
本財政年度中的已支付開支 Expenses incurred in current financial year	(61)	-	-	(3,874)	957	(6,016)	(2)	(3,217)	-	-	(396)	(12,608)	(157,983)
所有意外年度的中保負債中未分配的淨賠款支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(59)	-	-	(611)	1,022	263	0	(351)	-	-	9	274	(3,333)
管理開支 (-) Management expenses (-)	(2)	-	-	(3,263)	(64)	(6,279)	(2)	(2,866)	-	-	(405)	(12,882)	(154,650)
本財政年度中的溢利 (+) Change in unearned profit (+)	7	-	-	(10,544)	60	585	4	(4,346)	-	-	(707)	(14,942)	(37,372)
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	(29)	-	-	(22,676)	1,863	37,986	4	5,742	-	-	2,541	25,431	(16,731)
本財政年度中與過往意外年度相關的業務中未淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(1,071)	-	(1)	(22,391)	28,781	7,392	14	(5,887)	-	-	204	7,041	215,369
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(1,071)	-	(1)	(22,391)	28,781	7,392	14	(5,887)	-	-	204	7,041	215,369
本財政年度中與風險的現時估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(173)	-	-	3,641	3,424	358	2	(2,264)	-	-	(4)	4,983	(2,554)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(1,273)	-	(1)	(41,426)	34,068	45,736	20	(2,409)	-	-	2,741	37,455	196,084

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	3,388	2,159	2,999	-	3,041	-	-	215	11,802	926,608
已償付申索淨額 Net claim paid	-	-	-	3,113	1,633	2,452	-	1,901	-	-	172	9,270	277,309
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金額 Gross case outstanding provision c/f	-	-	385	133,481	71,807	173,187	-	189,002	-	-	1,229	569,091	7,253,580
已撥未決申索準備金的承前毛金額 Gross case outstanding provision b/f	-	-	385	133,848	89,911	182,202	-	199,143	-	-	1,381	606,870	7,408,718
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	-	232	25,273	58,394	98,821	-	92,592	-	-	60	275,371	1,814,553
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	-	-	232	56,126	73,665	100,921	-	94,216	-	-	152	325,312	1,772,645
本財政年度的已撥數仍未撥回申索準備金的變動 Changes in IBNR provision in current financial year													
已撥數仍未撥回申索準備金的結轉毛金額 Gross IBNR provision c/f	1,283	-	423	15,891	68,892	77,383	89	252,051	-	-	4,541	420,553	5,888,575
已撥數仍未撥回申索準備金的承前毛金額 Gross IBNR provision b/f	242	-	422	29,028	86,752	78,479	101	235,636	-	-	4,844	435,504	5,896,319
已撥數仍未撥回申索準備金的結轉淨餘額 Net IBNR provision c/f	1,120	-	273	6,222	55,927	44,444	89	116,120	-	-	168	224,365	1,958,019
已撥數仍未撥回申索準備金的承前淨餘額 Net IBNR provision b/f	49	-	272	25,304	70,760	45,220	101	101,561	-	-	439	243,706	1,986,231



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

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 Employee's 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 - 未減除轉分保賬前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	20,751	5,515	(1)	19,740	8,612	391,394	1,132	29,986	270	2,149	2,918	482,467		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(7,353)	(522)	0	(3,477)	(2,201)	(66,342)	(193)	(6,460)	(142)	(655)	(694)	(88,039)		
財政年度轉分出的保費扣減及再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出結轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(9,828)	(437)	(3)	(7,859)	(6,111)	(185,513)	(193)	(9,159)	(3)	(26)	(907)	(220,038)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to retrocessionaries (+)	1,785	(62)	1	1,090	1,286	34,337	33	1,997	-	-	166	40,633		
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：本年度的未貼現折扣排除的承保結果 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年度相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	8,496	5,787	-	2,934	1,859	401,218	1,175	39,265	-	-	2,197	462,932
與本年度相關的總保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4,406)	(1,006)	-	(524)	(548)	(59,160)	(192)	(10,604)	(2)	(14)	(490)	(76,945)
與本年度相關的總淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(4,140)	(3,787)	-	(1,964)	(1,262)	(261,943)	(577)	(23,188)	-	-	(1,222)	(298,084)
與本年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(85)	(146)	-	(174)	68	(46,425)	(56)	(788)	-	-	(15)	(47,621)
與本年度轉分出的業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(513)	(642)	-	(1,268)	(1,269)	(118,039)	(167)	(2,999)	-	-	(102)	(125,000)
與本年度轉分出的業務相關的總再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	77	69	-	254	475	23,839	19	674	-	-	36	25,443
與本年度轉分出的業務相關的總淨保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	352	426	-	839	863	47,776	91	1,537	-	-	51	51,936
本財政年度中的已承付開支 Expenses incurred in current financial year	(710)	88	(0)	(1,012)	(669)	(46,001)	54	(18,552)	26	(96)	(94)	(66,966)
所有承保年度的中長期負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	65	381	(0)	(100)	(128)	(428)	93	(1,376)	0	-	(5)	(1,497)
管理開支 (-) Management expenses (-)	(578)	(262)	-	(714)	(454)	(17,672)	(117)	(2,607)	(10)	(82)	(90)	(22,586)
本年度和過往承保年度的未滿期部分的本年開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(197)	(31)	-	(199)	(86)	(27,901)	79	(14,569)	36	(14)	1	(42,882)
已確定但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	-	-	(1,759)	-	782	-	-	0	(977)
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	(845)	935	(0)	(741)	(552)	(14,070)	404	(13,085)	25	(110)	376	(27,662)
本財政年度中與過往承保年度相關的總淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,931	2,497	-	10,127	5,777	113,115	67	13,270	267	2,124	546	150,721
本財政年度中與過往承保年度相關的總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 (-)	(689)	(57)	-	(2,037)	(1,415)	(13,509)	(1)	(2,248)	(142)	(655)	(94)	(20,847)
本財政年度中與過往承保年度相關的總淨保費的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3,775	133	(1)	(10,691)	(12,661)	(37,033)	2,214	(23,507)	184	(62)	(33,954)	(111,604)
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6,016	2,574	(1)	(2,601)	(8,299)	62,572	2,280	(12,485)	308	1,407	(33,502)	18,270
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	322	656	0	(1,079)	(669)	2,741	1,372	14,161	20	(10)	(471)	17,043
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	5,494	4,165	(0)	(4,421)	(9,520)	51,243	4,055	(11,409)	353	1,288	(33,597)	7,651

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3: Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	9,988	13,193	132	1,781	4,956	140,638	2,297	44,670	(13)	-	88	217,733
已償付申索淨額 Net claim paid	8,373	12,936	106	962	4,660	101,552	1,790	43,872	(13)	-	92	174,330
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額 Gross case outstanding provision c/d	11,020	36,576	170	34,993	15,530	1,456,632	21,641	278,590	114	-	35,157	1,890,424
已結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	1,518,634	22,948	311,446	114	-	10,315	1,963,108
已結未決申索準備金的結轉淨額 Net case outstanding provision c/d	10,492	36,429	170	23,065	15,264	1,100,495	16,991	250,313	114	-	34,800	1,488,134
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	10,454	36,935	170	21,411	17,134	1,145,799	18,068	284,608	114	-	9,956	1,544,648
本財政年度中的已結數但未報稅申索準備金的變動 Changes in IBNR provision in current financial year												
已結數但未報稅申索準備金的結轉毛額 Gross IBNR provision c/d	26,145	31,613	5	73,829	27,322	1,298,693	14,042	355,314	429	-	54,971	1,882,363
已結數但未報稅申索準備金的承前毛額 Gross IBNR provision b/f	25,876	46,928	9	73,021	18,602	1,170,824	16,519	312,558	-	-	40,629	1,704,966
已結數但未報稅申索準備金的結轉淨額 Net IBNR provision c/d	23,144	30,878	5	32,556	26,298	992,257	12,707	306,070	429	-	54,967	1,479,312
已結數但未報稅申索準備金的承前淨額 Net IBNR provision b/f	22,823	44,895	9	28,415	17,612	919,941	14,875	281,821	-	-	40,589	1,370,981



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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	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 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減轉分保後額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	1,685,663	1,598,398	5,885	145,621	242,494	3,809,040	273,180	1,190,332	52,863	-	618,935	9,622,412	10,104,879	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(463,043)	(306,128)	(1,097)	(28,034)	(59,713)	(775,052)	(40,817)	(346,671)	(31,332)	-	(157,958)	(2,209,846)	(2,297,884)	
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 (-)	(212,164)	(149,365)	1,684	(49,549)	(48,604)	(1,288,125)	(56,143)	(79,542)	(1,274)	-	(259,772)	(2,142,854)	(2,362,892)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	71,012	43,210	(317)	7,631	6,860	176,809	10,407	20,251	359	-	76,504	412,726	453,359	
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	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			財產損害 Property Damage	僱員補償 Employee' 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			
第2：本年度未計入貼價變動的總承保業績 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 (+)	862,100	1,650,193	9,241	240,621	403,810	5,966,895	362,472	1,048,998	34,508	-	592,376	11,171,214	11,634,146
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 (-)	(183,089)	(319,883)	(1,745)	(46,275)	(90,550)	(1,264,020)	(77,953)	(288,922)	(5,105)	-	(125,162)	(2,402,704)	(2,479,649)
與本承保年度相關的最終中費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(581,985)	(1,190,240)	(6,458)	(147,349)	(273,625)	(3,861,063)	(228,136)	(612,964)	(6,339)	-	(397,926)	(7,306,086)	(7,604,171)
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	(74,280)	6,120	393	(17,287)	13,871	(520,961)	(4,534)	(39,535)	(902)	-	27,230	(609,885)	(657,507)
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 (-)	(246,544)	(341,707)	(0)	(96,067)	(62,321)	(1,813,616)	(22,243)	(122,236)	(1,274)	-	(152,634)	(2,858,642)	(2,983,642)
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 (+)	45,429	95,633	15	21,661	16,976	407,929	3,827	26,553	359	-	56,747	675,129	700,572
與本承保年度轉分出的業務相關的最終中費額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	126,835	252,194	379	57,119	59,217	884,726	13,882	56,148	13	-	123,117	1,573,627	1,625,563
本財政年度中的已支付開支 Expenses incurred in current financial year	(49,455)	(88,010)	(190)	(4,970)	(14,023)	(245,599)	(18,464)	(59,218)	6,340	0	(62,746)	(536,335)	(603,301)
所有承保年度的中費負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	4,632	(599)	47	166	(550)	(1,770)	65	(7,475)	(4)	-	(303)	(5,790)	(7,288)
管理開支 (-) Management expenses (-)	(59,762)	(70,574)	(195)	(3,296)	(13,017)	(195,184)	(16,229)	(45,823)	(2,861)	-	(61,179)	(468,119)	(490,706)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	5,675	(16,837)	(42)	(1,840)	(456)	(48,645)	(2,301)	(5,920)	9,205	0	(1,265)	(62,425)	(105,308)
已確定但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	55,862	(64,535)	450	2,146	886	(88,272)	(6,351)	36,120	2,759	-	(10,228)	(71,163)	(72,140)
本財政年度中與本年度相關的淨未貼價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	29,153	(6,355)	1,690	26,886	40,369	(13,020)	27,034	84,479	31,261	0	23,544	245,041	217,379
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 (+)	707,727	427,798	654	(26,101)	62,963	344,611	45,642	288,197	18,356	-	57,039	1,926,887	2,077,608
本財政年度中與過往承保年度相關的最終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 (-)	(192,249)	(107,594)	(126)	353	(12,605)	(72,963)	(11,485)	(101,858)	(26,227)	-	(30,980)	(555,734)	(576,582)
本財政年度中與過往承保年度相關的最終中費淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(576,004)	(407,049)	110	8,970	(42,981)	(302,303)	(47,218)	(326,909)	(2,333)	-	47,974	(1,647,743)	(1,759,346)
本財政年度中與過往年度相關的淨未貼價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	(60,526)	(86,844)	639	(16,777)	7,377	(30,654)	(13,061)	(140,570)	(10,205)	-	74,032	(276,590)	(258,320)
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 (-)	2,194	(27,567)	(28)	(2,676)	(986)	3,404	(3,787)	(34,626)	(464)	-	19,833	(44,704)	(27,661)
未貼價承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(29,179)	(120,766)	2,301	7,433	46,759	(40,271)	10,185	(90,717)	20,593	0	117,409	(76,253)	(68,603)

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			
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													
已償付申索毛額 Gross claim paid	995,670	460,532	7,253	35,394	92,422	1,674,891	47,390	352,937	1,462	-	165,888	3,833,839	4,051,572
已償付申索淨額 Net claim paid	891,881	451,701	6,202	33,440	83,593	1,309,145	37,138	331,029	1,462	-	155,599	3,301,189	3,475,519
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	814,089	2,567,909	35,803	346,377	617,102	9,973,868	784,907	2,221,854	12,008	-	820,887	18,194,805	20,085,229
已結未決申索準備金的淨結轉毛餘額 Gross case outstanding provision b/f	944,294	2,438,556	31,956	328,915	550,986	10,160,682	782,395	2,134,381	9,982	-	759,054	18,141,200	20,104,308
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	663,720	2,487,403	23,785	301,694	570,238	7,865,892	767,729	2,081,222	8,613	-	444,010	15,214,306	16,702,440
已結未決申索準備金的淨結轉淨餘額 Net case outstanding provision b/f	779,469	2,368,422	20,428	287,245	502,419	7,928,250	767,635	1,989,116	7,116	-	423,989	15,074,088	16,618,736
本財政年度的已結數但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	4,378,413	2,682,448	32,326	321,194	562,601	6,197,145	985,468	6,698,564	252,021	-	1,973,962	24,084,143	25,966,506
已結數但未報申索準備金的淨結轉毛餘額 Gross IBNR provision b/f	3,890,414	2,510,651	35,392	301,065	599,411	6,273,729	942,107	6,498,247	251,071	-	1,996,250	23,298,338	25,003,304
已結數但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	3,289,850	2,569,879	30,300	304,713	473,057	4,767,230	951,413	6,499,577	251,867	-	1,436,777	20,574,664	22,053,976
已結數但未報申索準備金的淨結轉淨餘額 Net IBNR provision b/f	2,832,994	2,411,205	33,281	287,104	503,362	4,872,901	914,059	6,244,969	251,024	-	1,426,909	19,777,809	21,148,790



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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 Employee's 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													
財前年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	20,751	5,291	(1)	19,740	8,634	368,337	904	17,495	270	2,149	2,883	446,456	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(7,353)	(522)	0	(3,477)	(2,208)	(63,747)	(190)	(4,297)	(142)	(655)	(690)	(83,280)	
財前年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(9,828)	(271)	(3)	(7,859)	(6,129)	(176,020)	(148)	(6,442)	(3)	(26)	(907)	(207,635)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,785	(65)	1	1,090	1,290	32,306	22	1,257	-	-	166	37,852	
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 Goods in Transit	財產損壞 Property Damage	僱員補償 Employee's 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						標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度來計入貼保變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	8,496	5,558	-	2,934	1,859	392,699	970	36,655	-	-	2,197	451,367	
與本承保年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4,406)	(1,006)	-	(524)	(548)	(58,365)	(191)	(10,247)	(2)	(14)	(490)	(75,792)	
與本承保年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(4,140)	(3,661)	-	(1,964)	(1,262)	(260,111)	(581)	(23,048)	-	-	(1,222)	(295,990)	
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	(85)	(69)	-	(174)	68	(44,092)	(16)	(386)	-	-	(15)	(44,769)	
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 (-)	(513)	(470)	-	(1,268)	(1,269)	(113,553)	(126)	(2,522)	-	-	(102)	(119,823)	
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 (+)	77	69	-	254	475	22,895	18	599	-	-	36	24,424	
與本承保年度轉分出的業務相關的最終淨保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	352	332	-	839	863	46,566	91	1,537	-	-	51	50,630	
本財政年度中的已採付開支 Expenses incurred in current financial year	(710)	80	-	(1,012)	(669)	(18,850)	128	(1,754)	26	(96)	(94)	(22,952)	
所有承保年度的中長期負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	65	372	-	(100)	(128)	98	91	(1,288)	0	-	(5)	(893)	
管理開支 (-) Management expenses (-)	(578)	(248)	-	(714)	(455)	(14,734)	(41)	(538)	(10)	(82)	(89)	(17,488)	
本年度和過往承保年度的未滿期部分的本年開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(197)	(45)	-	(199)	(86)	(4,214)	78	71	36	(14)	(0)	(4,571)	
已釐定但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	-	-	535	-	824	-	-	0	1,358	
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	(845)	901	-	(741)	(553)	11,816	309	2,043	25	(110)	376	13,223	
本財政年度中與過往承保年度相關的淨未貼現保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,931	2,504	-	10,127	5,799	99,865	45	4,021	267	2,124	512	128,194	
本財政年度中與過往承保年度相關的最終淨業務開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(689)	(61)	-	(2,037)	(1,422)	(15,588)	(5)	(840)	(142)	(655)	(90)	(21,530)	
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 claims relating to prior underwriting years in current financial year (-)	3,769	247	-	(10,691)	(12,617)	(44,945)	2,220	(26,659)	184	(62)	(34,124)	(122,678)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6,010	2,690	-	(2,601)	(8,240)	39,332	2,260	(23,478)	308	1,407	(33,702)	(16,014)	
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	319	568	0	(1,079)	(666)	(6,115)	318	(3,803)	20	(10)	(593)	(11,041)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	5,485	4,160	0	(4,421)	(9,458)	45,032	2,886	(25,238)	353	1,288	(33,920)	(13,832)	

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 Employee's 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												
本財政年度中的已釐付申索額 Claims paid in current financial year												
已釐付申索毛額 Gross claim paid	9,988	12,657	132	1,781	4,956	93,713	2,297	2,440	(13)	-	88	128,041
已釐付申索淨額 Net claim paid	8,373	12,400	106	962	4,660	73,488	1,790	1,601	(13)	-	92	103,459
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數 Gross case outstanding provision c/d	10,852	28,294	170	34,993	15,530	1,103,446	21,641	188,011	114	-	35,126	1,438,177
已撥未決申索準備金的承前毛額數 Gross case outstanding provision b/f	10,827	28,463	170	33,961	17,451	1,122,302	22,948	187,230	114	-	10,283	1,433,750
已撥未決申索準備金的結轉淨額數 Net case outstanding provision c/d	10,324	28,305	170	23,065	15,264	881,952	16,991	163,677	114	-	34,769	1,174,632
已撥未決申索準備金的承前淨額數 Net case outstanding provision b/f	10,280	28,459	170	21,411	17,134	904,295	18,068	163,065	114	-	9,925	1,172,920
本財政年度的已撥款但未撥款申索準備金的變動 Changes in IBNR provision in current financial year												
已撥款但未撥款申索準備金的結轉毛額數 Gross IBNR provision c/d	25,460	30,359	(7)	73,829	27,254	1,220,068	6,335	167,982	429	-	49,531	1,601,240
已撥款但未撥款申索準備金的承前毛額數 Gross IBNR provision b/f	25,206	45,564	(2)	73,021	18,578	1,126,913	8,710	129,402	-	-	35,099	1,462,492
已撥款但未撥款申索準備金的結轉淨額數 Net IBNR provision c/d	22,592	29,872	(7)	32,556	26,230	925,693	5,278	137,457	429	-	49,528	1,229,628
已撥款但未撥款申索準備金的承前淨額數 Net IBNR provision b/f	22,264	43,770	(2)	28,415	17,588	879,015	7,236	109,722	-	-	35,060	1,143,067

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 Employee's 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 - 未減除轉分保額前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	223	-	-	(22)	23,057	228	12,491	-	-	35	36,011	482,467
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	7	(2,595)	(3)	(2,163)	-	-	(4)	(4,759)	(88,039)
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 (-)	-	(167)	-	-	19	(9,493)	(45)	(2,717)	-	-	-	(12,403)	(220,038)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	3	-	-	(4)	2,031	11	740	-	-	-	2,781	40,633
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 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 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	229	-	-	-	8,520	206	2,610	-	-	-	11,565	462,932
與本承保年度相關的最終費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(795)	(1)	(357)	-	-	-	(1,153)	(76,945)
與本承保年度相關的最終中費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(126)	-	-	-	(1,832)	3	(140)	-	-	-	(2,095)	(298,084)
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	-	(77)	-	-	-	(2,333)	(40)	(402)	-	-	-	(2,852)	(47,621)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(172)	-	-	-	(4,487)	(41)	(477)	-	-	-	(5,176)	(125,000)
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 (+)	-	-	-	-	-	943	1	75	-	-	-	1,019	25,443
與本承保年度轉分出的業務相關的最終中費總額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	95	-	-	-	1,210	0	-	-	-	-	1,305	51,936
本財政年度中的已支付開支 Expenses incurred in current financial year	-	8	(0)	-	0	(27,151)	(73)	(16,798)	-	-	0	(44,014)	(66,966)
所有承保年度的中費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	(0)	-	(1)	(526)	2	(88)	-	-	0	(604)	(1,497)
管理開支 (-) Management expenses (-)	-	(14)	-	-	1	(2,938)	(76)	(2,070)	-	-	(1)	(5,098)	(22,586)
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 (-)	-	13	-	-	-	(23,687)	1	(14,640)	-	-	1	(38,312)	(42,882)
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	-	(2,294)	-	(41)	-	-	-	(2,336)	(977)
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	-	34	(0)	-	0	(25,886)	95	(15,127)	-	-	0	(40,885)	(27,662)
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 (+)	-	(6)	-	-	(22)	13,249	22	9,249	-	-	35	22,527	150,721
本財政年度中與過往承保年度相關的最終淨費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	4	-	-	7	2,079	4	(1,408)	-	-	(4)	683	(20,847)
本財政年度中與過往承保年度相關的最終中費淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	6	(113)	(1)	-	(44)	7,912	(6)	3,151	-	-	170	11,074	(111,604)
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6	(116)	(1)	-	(59)	23,240	20	10,993	-	-	200	34,284	18,270
本財政年度中保險負債的現時估計總額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	3	87	(0)	-	(3)	8,856	1,054	17,964	-	-	122	28,084	17,043
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	9	6	(1)	-	(62)	6,210	1,169	13,829	-	-	323	21,483	7,651

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													
本財政年度中的已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	-	536	-	-	-	46,925	-	42,231	-	-	-	89,692	217,733
已支付申索淨額 Net claim paid	-	536	-	-	-	28,064	-	42,271	-	-	-	70,871	174,330
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	168	8,282	-	-	-	353,187	-	90,579	-	-	31	452,247	1,890,424
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	174	8,605	-	-	-	396,332	-	124,216	-	-	31	529,358	1,963,108
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	168	8,124	-	-	-	218,543	-	86,635	-	-	31	313,502	1,488,134
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	174	8,475	-	-	-	241,504	-	121,543	-	-	31	371,728	1,544,648
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 c/f	685	1,254	12	(0)	68	78,625	7,708	187,332	-	-	5,440	281,123	1,882,363
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	670	1,364	12	(0)	24	43,911	7,809	183,156	-	-	5,529	242,475	1,704,966
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	552	1,006	12	(0)	68	66,564	7,429	168,613	-	-	5,440	249,684	1,479,312
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	559	1,125	12	(0)	24	40,927	7,639	172,099	-	-	5,529	227,914	1,370,981

(港幣千元)
(HK\$'000)

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香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	非比例附屬再保險業務 - 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和佣金 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 (+)	-	223	-	-	(22)	1,908	228	3,908	-	-	-	6,244	115,529
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	7	14	(3)	(253)	-	-	-	(235)	(23,557)
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													
轉分出給轉分回保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	-	(167)	-	-	19	(476)	(45)	(2,184)	-	-	-	(2,852)	(58,958)
再轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	(1)	-	-	(4)	22	-	279	-	-	-	296	10,693
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	229	-	-	-	1,747	206	595	-	-	-	2,777	85,056
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)	-	-	-	-	(1)	(18,703)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(126)	-	-	-	-	3	-	-	-	-	(123)	(46,854)
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	-	(77)	-	-	-	(363)	(41)	(119)	-	-	-	(601)	(9,314)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(172)	-	-	-	(363)	(41)	(119)	-	-	-	(696)	(41,512)
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 (+)	-	-	-	-	-	-	-	-	-	-	-	-	9,744
與本承保年度轉分出的業務相關的最終中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	95	-	-	-	(0)	0	-	-	-	-	95	22,454
本財政年度中的已支付開支 Expenses incurred in current financial year	-	3	-	-	0	2,765	(74)	9,262	-	-	-	11,956	6,857
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 ULAE in claims liabilities for all underwriting years (-)	-	9	-	-	(1)	7	2	193	-	-	-	210	(461)
管理開支 (-) Management expenses (-)	-	(14)	-	-	1	(683)	(76)	(360)	-	-	-	(1,131)	(5,313)
本年度和過往承保年度的未賺取部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	8	-	-	-	3,441	0	9,429	-	-	-	12,878	12,631
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	-	(820)	-	-	-	-	-	(820)	(798)
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	-	29	-	-	0	3,329	93	9,738	-	-	-	13,189	16,245
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 (+)	-	(6)	-	-	(22)	152	22	2,828	-	-	-	2,973	39,452
本財政年度中與過往承保年度相關的最終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	-	-	7	14	(6)	(235)	-	-	-	(220)	(6,525)
本財政年度中與過往承保年度相關的最終中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	(115)	-	-	(44)	(3,029)	(6)	(651)	-	-	-	(3,845)	(52,237)
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	-	(122)	-	-	(59)	(2,863)	10	1,941	-	-	-	(1,093)	(19,310)
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 (-)	-	77	-	-	(3)	3,160	1,050	7,497	-	-	-	11,781	5,366
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	(15)	-	-	(62)	3,626	1,153	19,175	-	-	-	23,877	2,301

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													
本財政年度中的已支付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	536	-	-	-	4,061	-	-	-	-	-	4,597	42,847
已償付申索淨額 Net claim paid	-	536	-	-	-	5,716	-	-	-	-	-	6,252	40,052
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	-	8,282	-	-	-	32,689	-	3,908	-	-	-	44,879	542,279
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	-	8,605	-	-	-	32,964	-	3,981	-	-	-	45,550	528,570
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	8,124	-	-	-	32,689	-	3,232	-	-	-	44,046	475,769
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	-	8,475	-	-	-	32,964	-	3,610	-	-	-	45,049	458,998
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 c/f	678	1,160	-	(0)	68	9,082	7,668	30,549	-	-	-	49,205	177,518
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	663	1,263	-	(0)	24	10,251	7,768	41,339	-	-	-	61,308	173,672
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	546	921	-	(0)	68	8,416	7,390	26,508	-	-	-	43,849	147,923
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	552	1,035	-	(0)	24	9,586	7,598	38,711	-	-	-	57,505	153,260



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

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佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財前年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	16,687	(329)	-	17,594	8,072	286,546	490	7,544	-	-	566	337,171	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(6,433)	546	-	(3,302)	(2,089)	(46,984)	(115)	(1,448)	-	-	(134)	(59,958)	
財前年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(7,555)	362	-	(6,963)	(5,923)	(128,486)	(75)	(2,686)	-	-	(203)	(151,530)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,327	(170)	-	1,047	1,255	23,449	12	501	-	-	35	27,455	
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 - 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：本年度來計入貼保變動的總承保業績 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 (+)	7,096	29	-	2,172	1,800	326,022	795	30,361	-	-	812	369,088	
與本保單年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4,105)	-	-	(390)	(536)	(43,549)	(157)	(8,200)	-	-	(155)	(57,091)	
與本保單年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,312)	(18)	-	(1,446)	(1,224)	(222,923)	(466)	(19,391)	-	-	(477)	(249,258)	
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	(55)	-	-	(108)	70	(35,851)	(15)	(110)	-	-	13	(36,056)	
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 (-)	(361)	-	-	(865)	(1,260)	(75,536)	(113)	(861)	-	-	(11)	(79,007)	
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 (+)	56	-	-	192	473	13,761	16	158	-	-	23	14,680	
與本保單年度轉分出的業務相關的最終中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	249	-	-	566	857	25,924	82	594	-	-	1	28,272	
本財政年度中的已付開支 Expenses incurred in current financial year	(556)	187	-	(972)	(676)	(15,442)	(43)	(355)	-	-	2	(17,854)	
所有承保年度中的中保負債中未分配的溢額開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	37	120	-	(43)	(136)	(157)	(1)	(72)	-	-	29	(222)	
管理開支 (-) Management expenses (-)	(369)	67	-	(727)	(452)	(11,479)	(32)	(283)	-	-	(31)	(13,307)	
本年度和過往承保年度中的未滿期部分的本保單支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(223)	0	-	(202)	(87)	(3,806)	(10)	(0)	-	-	4	(4,324)	
已確立但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	-	-	513	-	824	-	-	0	1,337	
本財政年度中與本年度相關的淨未貼保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	(932)	198	-	(743)	(566)	8,771	115	3,129	-	-	195	10,166	
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 (+)	293	(164)	-	10,297	5,709	74,972	-	576	-	-	33	91,715	
本財政年度中與過往承保年度相關的最終淨業務開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(89)	451	-	(2,200)	(1,398)	(11,911)	(0)	(77)	-	-	(2)	(15,226)	
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	2,989	(5,599)	-	(7,238)	(12,779)	(43,869)	114	7,543	-	-	(15,447)	(74,286)	
本財政年度中與過往承保年度相關的淨未貼保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3,193	(5,311)	-	858	(8,468)	19,192	114	8,042	-	-	(15,416)	2,204	
本財政年度中保單負債的臨時估計溢額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	94	210	-	(830)	(681)	(4,460)	(32)	(467)	-	-	1,538	(4,626)	
未貼保承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	2,355	(4,903)	-	(715)	(9,715)	23,503	197	10,704	-	-	(13,683)	7,744	

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													
	船舶、航空及運輸 Marine, Aviation, and Transport					財產損壞 Property Damage		僱員補償 Employees' Compensation		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
	意外及健康 Accident & Health			汽車 Motor Vehicle						航空 Aviation	船舶 Ships			
表3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已支付申索額 Claims paid in current financial year														
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														
本財政年度的已撥款但未撥款申索準備金的變動 Changes in IBNR provision in current financial year														

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 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	-	21,149	-	8,583	-	-	35	29,767	366,938
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	-	(2,609)	-	(1,911)	-	-	(4)	(4,524)	(64,482)
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														
轉分出的給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	-	-	-	-	-	-	(9,018)	-	(533)	-	-	-	(9,551)	(161,080)
再轉分出的與該相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	4	-	-	-	-	2,009	11	461	-	-	-	2,485	29,940
該年度在香港承保的保單目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 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 Employer's 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 (+)	-	-	-	-	-	6,773	-	2,015	-	-	-	8,788	377,876	
與本承保年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(795)	-	(357)	-	-	-	(1,152)	(58,242)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(1,832)	-	(140)	-	-	-	(1,972)	(251,230)	
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	-	-	-	-	-	(1,970)	1	(283)	-	-	-	(2,251)	(38,307)	
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 (-)	-	-	-	-	-	(4,123)	-	(358)	-	-	-	(4,481)	(83,488)	
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 (+)	-	-	-	-	-	943	1	75	-	-	-	1,019	15,699	
與本承保年度轉分出的業務相關的最終中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	1,210	-	-	-	-	-	1,210	29,482	
本財政年度中的已支付開支 Expenses incurred in current financial year	-	5	(0)	-	-	(29,916)	1	(26,060)	-	-	0	(55,970)	(73,823)	
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 ULAE in claims liabilities for all underwriting years (-)	-	0	(0)	-	-	(533)	0	(281)	-	-	0	(814)	(1,036)	
管理開支 (-) Management expenses (-)	-	-	-	-	-	(2,256)	-	(1,710)	-	-	(1)	(3,967)	(17,273)	
本年度和過往承保年度的未獲賠部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	5	-	-	-	(27,128)	1	(24,069)	-	-	1	(51,189)	(55,514)	
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	-	(1,475)	-	(41)	-	-	-	(1,516)	(179)	
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	-	5	(0)	-	-	(29,215)	2	(24,865)	-	-	0	(54,073)	(43,807)	
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 (+)	-	-	-	-	-	13,097	-	6,421	-	-	35	19,554	111,269	
本財政年度中與過往承保年度相關的最終淨業務開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	4	-	-	-	2,065	10	(1,172)	-	-	(4)	903	(14,323)	
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 claims relating to prior underwriting years in current financial year (-)	6	2	(1)	-	-	10,940	0	3,802	-	-	170	14,920	(59,366)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6	6	(1)	-	-	26,103	10	9,052	-	-	200	35,376	37,580	
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 (-)	3	10	(0)	-	-	5,697	4	10,467	-	-	122	16,303	11,676	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	9	21	(1)	-	-	2,585	16	(5,347)	-	-	323	(2,394)	5,350	

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													
本財政年度中的已支付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	-	-	42,864	-	42,231	-	-	-	85,094	174,886
已償付申索淨額 Net claim paid	-	-	-	-	-	22,348	-	42,271	-	-	-	64,619	134,278
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	168	-	-	-	-	320,498	-	86,671	-	-	31	407,368	1,348,146
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	174	-	-	-	-	363,367	-	120,235	-	-	31	483,808	1,434,538
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	168	-	-	-	-	185,854	-	83,403	-	-	31	269,456	1,012,364
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	174	-	-	-	-	208,540	-	117,934	-	-	31	326,679	1,085,650
本財政年度的已結數但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	7	94	12	-	-	69,543	40	156,782	-	-	5,440	231,918	1,704,846
已結數但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	7	101	12	-	-	33,660	41	141,817	-	-	5,529	181,167	1,531,294
已結數但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	6	85	12	-	-	58,148	40	142,105	-	-	5,440	205,836	1,331,389
已結數但未報申索準備金的承前淨餘額 Net IBNR provision b/f	7	91	12	-	-	31,341	41	133,388	-	-	5,529	170,409	1,217,721



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

一般保險業務 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 Employee's 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 - 未減除轉分保額前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	1,571,798	1,052,706	5,481	125,677	180,614	2,363,883	68,478	809,811	21,222	-	568,232	6,767,902	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(459,325)	(255,076)	(1,097)	(26,238)	(53,502)	(646,943)	(20,065)	(281,284)	(26,722)	-	(152,472)	(1,922,723)	
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 (-)	(196,996)	(88,431)	1,684	(36,956)	(33,079)	(615,319)	(12,504)	(30,362)	(1,274)	-	(259,377)	(1,272,615)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	68,285	30,924	(317)	5,804	5,221	121,341	4,769	11,372	359	-	76,398	324,156	
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 Employee's 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：本年度來計入貼保變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保協年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	752,762	1,066,020	8,837	219,682	339,758	4,463,000	159,558	666,943	2,866	-	544,848	8,224,275
與本保協年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(179,537)	(266,081)	(1,745)	(44,320)	(84,581)	(1,121,553)	(60,674)	(227,133)	(495)	-	(120,210)	(2,106,329)
與本保協年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(518,795)	(641,950)	(6,387)	(132,349)	(231,132)	(2,756,174)	(101,042)	(380,341)	(118)	-	(381,732)	(5,150,021)
與本保協年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(71,568)	16,199	393	(15,347)	17,165	(167,217)	801	(22,285)	(902)	-	27,230	(215,530)
與本保協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 (+)	(233,259)	(274,431)	(0)	(82,850)	(50,675)	(1,180,383)	(2,466)	(60,561)	(1,274)	-	(152,634)	(2,038,532)
與本保協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 (+)	43,608	88,717	15	19,470	15,962	364,585	1,539	20,947	359	-	56,747	611,949
與本保協年度轉分出的業務相關的最終淨保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	118,083	201,913	379	48,033	51,877	648,581	1,728	17,329	13	-	123,117	1,211,053
本財政年度中的已付保費 Expenses incurred in current financial year	(44,601)	(54,154)	(191)	(4,106)	(11,443)	(145,544)	(6,608)	(40,590)	7,721	0	(60,563)	(360,081)
所有承保年度的中保費當中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	4,669	(158)	44	245	(383)	(557)	805	(6,317)	6	-	(244)	(1,890)
管理開支 (-) Management expenses (-)	(55,284)	(48,402)	(194)	(2,691)	(10,866)	(136,448)	(7,423)	(31,249)	(1,707)	-	(59,372)	(353,636)
本年度和過往承保年度的未滿期部分的本年開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	6,014	(5,594)	(42)	(1,659)	(194)	(8,539)	9	(3,024)	9,422	0	(947)	(4,555)
已接受但未生效的合約的利得的變動 (+) Changes in implied profit for bound but not accepted contracts (+)	57,150	(43,752)	448	1,823	2,289	13,943	(560)	58,626	572	-	25,736	116,276
本財政年度中與本年度相關的淨未貼保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	(4,589)	76,282	1,354	25,383	32,057	286,455	(8,525)	55,221	9,645	0	35,308	508,590
本財政年度中與過往承保年度相關的淨未貼保保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	698,970	419,224	647	(26,693)	52,815	229,603	27,225	263,079	18,356	-	53,375	1,736,601
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 (-)	(190,954)	(104,906)	(121)	590	(10,696)	(58,197)	(7,774)	(95,311)	(26,227)	-	(30,620)	(524,216)
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 claims relating to prior underwriting years in current financial year (-)	(559,430)	(349,767)	(4)	15,743	(38,702)	(213,673)	(30,013)	(188,894)	(1,551)	-	50,053	(1,316,238)
本財政年度中與過往承保年度相關的淨未貼保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(51,414)	(35,449)	522	(10,359)	3,417	(42,267)	(10,562)	(21,126)	(9,423)	-	72,808	(103,853)
本財政年度中保險負債的臨時估計溢利的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	3,682	(5,128)	(28)	(1,682)	(285)	(157)	(157)	(15,953)	303	-	20,823	12,117
未貼保承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(52,321)	35,705	1,848	13,341	35,188	254,731	(19,244)	18,142	524	0	128,939	416,854

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	956,293	405,870	7,253	35,546	83,006	1,220,901	24,634	309,042	1,462	-	165,888	3,209,896
已支付申索淨額 Net claim paid	854,258	398,417	6,202	33,711	75,859	973,184	24,269	288,192	1,462	-	155,599	2,811,152
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	790,145	1,126,608	35,803	307,634	498,954	6,629,523	345,353	1,611,621	12,008	-	814,838	12,172,487
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	921,619	1,087,548	31,956	297,361	428,336	6,912,741	361,909	1,582,066	9,982	-	753,039	12,386,557
已結未決申索準備金的結轉淨額 Net case outstanding provision off	640,334	1,088,536	23,785	278,087	473,727	5,321,847	345,264	1,484,328	8,613	-	437,966	10,102,487
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	757,260	1,049,213	20,428	269,850	402,462	5,556,881	361,445	1,450,199	7,116	-	417,974	10,292,827
本財政年度的已撥款但未撥給申索準備金的變動 Changes in IBNR provision in current financial year												
已撥款但未撥給申索準備金的結轉毛額 Gross IBNR provision off	4,323,640	1,673,882	30,329	296,983	338,546	4,518,688	343,907	5,250,426	231,646	-	1,892,789	18,900,835
已撥款但未撥給申索準備金的承前毛額 Gross IBNR provision b/f	3,808,185	1,570,163	33,281	281,112	385,644	4,521,391	332,329	5,159,218	233,122	-	1,920,489	18,244,935
已撥款但未撥給申索準備金的結轉淨額 Net IBNR provision off	3,253,503	1,603,206	28,304	287,242	291,294	3,492,855	343,554	5,085,333	231,492	-	1,356,169	15,972,950
已撥款但未撥給申索準備金的承前淨額 Net IBNR provision b/f	2,768,898	1,508,613	31,171	273,535	330,948	3,462,890	331,997	4,931,912	233,075	-	1,351,586	15,224,624



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至三月
January to March 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	非比例再保險業務 Non-Proportional Reinsurance Treaty Business											合計總額 Grand Total		
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	113,865	545,692	404	19,944	61,880	1,445,157	204,702	380,521	31,642	-	50,703	2,854,510	9,622,412	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,718)	(51,052)	-	(1,797)	(6,212)	(128,109)	(20,752)	(65,387)	(4,610)	-	(5,486)	(287,122)	(2,209,846)	
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 (-)	(15,168)	(60,934)	-	(12,592)	(15,526)	(672,806)	(43,638)	(49,179)	-	-	(395)	(870,239)	(2,142,854)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	2,726	12,286	-	1,828	1,639	55,468	5,638	8,879	-	-	106	88,570	412,726	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 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			財產損害 Property Damage	僱員補償 Employee' 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：本年度未計入貼價變動的總承保業績 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 (+)	109,338	584,173	404	20,939	64,052	1,503,895	202,914	382,054	31,642	-	47,528	2,946,939	11,171,214
與本承保年度相關的最終再保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(3,552)	(53,801)	-	(1,955)	(5,969)	(142,467)	(17,279)	(61,789)	(4,610)	-	(4,952)	(296,375)	(2,402,704)
與本承保年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(63,190)	(548,290)	(71)	(15,000)	(42,493)	(1,104,889)	(127,094)	(232,624)	(6,220)	-	(16,194)	(2,156,065)	(7,306,086)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(2,713)	(10,079)	-	(1,940)	(3,294)	(353,744)	(5,335)	(17,250)	-	-	-	(394,356)	(609,885)
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 (-)	(13,285)	(67,276)	-	(13,217)	(11,647)	(633,233)	(19,777)	(61,675)	-	-	-	(820,110)	(2,858,642)
與本承保年度轉分出的業務相關的最終再保費開支收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	1,820	6,917	-	2,191	1,013	43,344	2,288	5,606	-	-	-	63,180	675,129
與本承保年度轉分出的業務相關的最終淨保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	8,752	50,280	-	9,086	7,339	236,145	12,154	38,819	-	-	-	362,575	1,573,627
本財政年度中的已支付開支 Expenses incurred in current financial year	(4,854)	(33,855)	1	(864)	(2,580)	(100,054)	(11,856)	(18,628)	(1,381)	-	(2,183)	(176,254)	(536,335)
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 (-)	(36)	(441)	3	(78)	(167)	(1,213)	(740)	(1,159)	(10)	-	(58)	(3,900)	(5,790)
管理開支 (-) Management expenses (-)	(4,478)	(22,172)	(2)	(605)	(2,151)	(58,736)	(8,806)	(14,573)	(1,154)	-	(1,807)	(114,483)	(468,119)
本年度和過往承保年度的未獲賠款部分的未來開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (-)	(339)	(11,243)	-	(181)	(262)	(40,105)	(2,310)	(2,896)	(217)	-	(317)	(57,871)	(62,425)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(1,288)	(20,784)	2	323	(1,404)	(102,215)	(5,791)	(22,506)	2,187	-	(35,964)	(187,439)	(71,163)
本財政年度中與本年度相關的淨未貼價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	33,742	(82,637)	336	1,503	8,312	(299,475)	35,559	29,258	21,617	-	(11,765)	(263,549)	245,041
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 (+)	8,757	8,575	7	592	10,149	115,008	18,416	25,118	-	-	3,663	190,286	1,926,887
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(1,295)	(2,688)	(4)	(237)	(1,910)	(14,766)	(3,711)	(6,547)	-	-	(359)	(31,518)	(555,734)
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 claims relating to prior underwriting years in current financial year (-)	(16,574)	(57,282)	114	(6,773)	(4,279)	(88,630)	(17,204)	(138,015)	(782)	-	(2,080)	(331,505)	(1,647,743)
本財政年度中與過往年度相關的淨未貼價最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(9,112)	(51,395)	117	(6,418)	3,960	11,612	(2,499)	(119,444)	(782)	-	1,224	(172,737)	(276,590)
本財政年度中保費負債的即時估計連關的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(1,488)	(22,439)	-	(993)	(702)	(7,139)	(3,630)	(18,673)	(766)	-	(990)	(56,821)	(44,704)
未貼價承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	23,142	(156,471)	452	(5,909)	11,571	(295,002)	29,430	(108,859)	20,069	-	(11,530)	(493,108)	(76,253)

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
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	39,377	54,661	-	(153)	9,416	453,990	22,756	43,895	-	-	-	623,944	3,833,839
已支付申索淨額 Net claim paid	37,623	53,284	-	(271)	7,734	335,961	12,869	42,837	-	-	-	490,037	3,301,189
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	23,944	1,441,301	-	38,743	118,148	3,344,345	439,554	610,234	-	-	6,049	6,022,317	18,194,805
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	22,675	1,351,008	-	31,554	122,650	3,247,941	420,485	552,315	-	-	6,015	5,754,643	18,141,200
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	23,386	1,398,866	-	23,607	96,511	2,544,045	422,465	596,894	-	-	6,044	5,111,819	15,214,306
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	22,210	1,319,209	-	17,396	99,956	2,371,369	406,189	538,917	-	-	6,015	4,781,261	15,074,088
本財政年度的已結數但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	54,773	1,008,566	1,997	24,212	224,055	1,678,457	641,561	1,448,138	20,376	-	81,174	5,183,308	24,084,143
已結數但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	82,229	940,488	2,111	19,953	213,767	1,752,337	609,778	1,339,029	17,950	-	75,761	5,053,403	23,298,338
已結數但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	36,347	966,673	1,997	17,472	181,764	1,274,375	607,859	1,414,243	20,376	-	80,609	4,601,714	20,574,664
已結數但未報申索準備金的承前淨餘額 Net IBNR provision b/f	64,096	902,592	2,111	13,570	172,414	1,410,012	582,062	1,313,057	17,950	-	75,322	4,553,185	19,777,809



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

(港幣千元) (HK\$'000)												
一般保險業務線 General Insurance Lines of Business	比例區約再保險業務 - 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 Employee's 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												
財前年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	99,226	47,769	-	6,223	21,854	315,272	23,321	20,196	3,952	-	5,980	543,791
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(17,106)	2,488	-	(1,593)	(7,871)	(105,449)	(6,415)	(7,077)	(1,566)	-	(1,594)	(146,185)
財前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 (-)	(23,907)	(33,517)	-	(3,712)	(7,410)	(84,403)	(4,354)	(4,496)	(1,274)	-	(4,527)	(167,600)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	5,990	12,770	-	569	1,477	13,379	3,722	2,075	359	-	1,936	42,276
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼保變動的總承保業績 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 (+)	78,192	161,062	-	30,223	66,124	785,176	14,638	26,170	2,866	-	9,680	1,174,132
與本保單年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(15,253)	(39,451)	-	(6,277)	(14,670)	(214,161)	(3,580)	(8,473)	(495)	-	(2,063)	(304,422)
與本保單年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(43,820)	(120,312)	-	(22,478)	(44,859)	(502,743)	(12,911)	(18,176)	(118)	-	(3,573)	(768,990)
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	(10,542)	9,793	-	28	2,945	(25,353)	281	(1,743)	(902)	-	(427)	(25,920)
與本保單年度轉分出的業務相關的最终保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(28,241)	(125,898)	-	(19,242)	(8,356)	(249,589)	(1,389)	(10,638)	(1,274)	-	(2,657)	(447,283)
與本保單年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	8,116	42,583	-	5,178	2,639	77,183	1,012	4,824	359	-	1,060	142,955
與本保單年度轉分出的業務相關的最终中保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	9,583	93,108	-	14,091	8,661	147,053	658	4,071	13	-	1,170	278,408
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,361)	(5,542)	-	(843)	(2,452)	(27,112)	(1,226)	(1,629)	8,372	0	(413)	(32,206)
所有承保年度的中保費當中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	4,657	(473)	-	40	63	(670)	187	(156)	0	-	(141)	3,508
管理開支 (-) Management expenses (-)	(5,564)	(4,845)	-	(670)	(2,234)	(21,351)	(1,447)	(1,169)	(1,078)	-	(300)	(38,658)
本年度和過往承保年度的未滿期部分的本年開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(454)	(225)	-	(213)	(281)	(5,091)	35	(304)	9,449	0	28	2,944
已接受但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(1,350)	0	-	(40)	(114)	(6,885)	36	190	572	-	2,243	(5,347)
本財政年度中與本年度相關的淨未貼保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	5,866	5,552	-	613	6,974	8,922	(2,761)	(3,661)	10,295	0	5,446	37,246
本財政年度中與過往承保年度相關的淨未貼保保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	67,558	(5,558)	-	(1,298)	719	20,346	17,045	1,578	1,086	-	(2,144)	99,332
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 (-)	(17,644)	16,753	-	(780)	12	(6,646)	(5,114)	(1,644)	(1,072)	-	2,090	(14,045)
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 claims relating to prior underwriting years in current financial year (-)	(37,949)	(18,631)	-	3,907	426	(9,246)	(12,889)	10,591	(801)	-	(4,556)	(69,148)
本財政年度中與過往承保年度相關的淨未貼保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	11,966	(7,436)	-	1,829	1,157	4,454	(958)	10,525	(787)	-	(4,610)	16,140
本財政年度中保費負債的臨時估計溢利的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	727	280	-	658	97	2,244	920	(86)	19	-	(494)	4,364
未貼保承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	18,558	(1,605)	-	3,101	8,227	15,620	(2,799)	6,779	9,527	0	342	57,750

一般保險業務線 General Insurance Lines of Business	比例保約再保險業務 - 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 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	63,088	14,474	-	3,436	7,494	125,221	16,874	5,260	273	-	1,798	237,918
已償付申索淨額 Net claim paid	46,995	13,838	-	3,343	6,724	107,756	16,868	5,117	273	-	1,786	202,700
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數額 Gross case outstanding provision c/f	323,678	180,403	0	37,164	60,270	630,454	258,239	74,811	1,208	-	12,978	1,579,206
已撥未決申索準備金的承前毛數額 Gross case outstanding provision b/f	326,446	148,653	-	38,127	56,363	665,154	269,094	75,337	32	-	11,139	1,590,344
已撥未決申索準備金的結轉淨數額 Net case outstanding provision c/f	220,912	162,737	0	36,451	55,308	493,167	258,233	73,457	1,126	-	12,767	1,314,158
已撥未決申索準備金的承前淨數額 Net case outstanding provision b/f	217,974	132,011	-	37,555	51,694	524,841	269,093	74,122	32	-	11,011	1,318,333
本財政年度的已撥款但未報險申索準備金的變動 Changes in IBNR provision in current financial year												
已撥款但未報險申索準備金的結轉毛數額 Gross IBNR provision c/f	222,774	164,647	(0)	26,800	40,246	510,174	236,321	79,133	202,498	-	8,202	1,490,796
已撥款但未報險申索準備金的承前毛數額 Gross IBNR provision b/f	223,395	163,324	(0)	27,460	37,757	484,949	234,925	87,928	202,461	-	3,932	1,466,132
已撥款但未報險申索準備金的結轉淨數額 Net IBNR provision c/f	174,911	151,261	(0)	25,373	34,951	408,046	236,035	70,944	202,344	-	6,138	1,310,003
已撥款但未報險申索準備金的承前淨數額 Net IBNR provision b/f	172,744	155,708	(0)	26,015	31,827	400,714	234,649	76,714	202,414	-	1,954	1,302,738



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

(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 (+)	15,377	78,976	-	7,366	8,375	89,791	155,801	53,630	-	-	432	409,748	953,539
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,274)	(4,419)	-	(633)	(797)	(8,412)	(15,556)	(2,717)	-	-	(42)	(33,849)	(180,034)
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 (-)	(8,457)	(53,119)	-	(5,238)	(3,449)	(34,326)	(39,601)	(38,829)	-	-	(221)	(183,241)	(350,841)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,536	10,084	-	816	581	9,586	5,383	7,494	-	-	95	35,576	77,852
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	非比例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 Employee Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	15,942	108,115	-	4,422	12,139	98,148	150,968	81,707	-	-	-	471,442	1,645,574		
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 (-)	(1,290)	(6,494)	-	(351)	(1,054)	(8,288)	(11,918)	(5,285)	-	-	-	(34,680)	(339,102)		
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(7,830)	(74,977)	-	(2,906)	(7,979)	(95,766)	(92,154)	(57,634)	-	-	-	(339,247)	(1,108,237)		
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(1,877)	(10,660)	-	(391)	(1,449)	23,424	(5,498)	(16,242)	-	-	-	(12,694)	(38,614)		
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 (-)	(7,509)	(65,525)	-	(2,957)	(4,873)	(35,674)	(19,699)	(56,288)	-	-	-	(192,525)	(639,808)		
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 (+)	956	6,721	-	440	445	2,844	2,288	5,124	-	-	-	18,818	161,773		
與本承保年度轉分出的業務相關的最終中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,675	48,145	-	2,126	2,979	56,254	11,913	34,922	-	-	-	161,013	439,421		
本財政年度中的已付開支 Expenses incurred in current financial year	(988)	(6,183)	84	(379)	(523)	(5,527)	(9,620)	(4,563)	0	-	(31)	(27,730)	(59,936)		
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 ULAE in claims liabilities for all underwriting years (-)	(9)	(89)	28	(33)	(7)	49	(652)	(763)	(0)	-	(40)	(1,517)	1,991		
管理開支 (-) Management expenses (-)	(823)	(4,754)	56	(276)	(381)	(3,842)	(6,854)	(2,775)	-	-	-	(19,649)	(58,307)		
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 (-)	(155)	(1,340)	-	(70)	(135)	(1,734)	(2,114)	(1,025)	0	-	9	(6,564)	(3,620)		
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	4	(713)	2	3	(716)	(1,199)	(5,545)	(239)	0	-	165	(8,238)	(13,585)		
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	3,961	9,089	86	398	418	10,791	26,232	(2,256)	0	-	134	48,854	86,100		
本財政年度中與過往承保年度相關的最終再保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,384	5,643	(856)	455	412	5,195	16,371	732	-	-	4	30,340	129,673		
本財政年度中與過往承保年度相關的最終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 (-)	(718)	(1,610)	43	(144)	(34)	(1,261)	(3,432)	(31)	-	-	53	(7,133)	(21,178)		
本財政年度中與過往承保年度相關的最終中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,001)	3,950	1,107	(1,247)	350	(865)	(14,605)	(9,822)	0	-	(1,066)	(23,200)	(92,347)		
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	664	7,983	294	(935)	727	3,070	(1,667)	(9,121)	0	-	(1,009)	7	16,147		
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 (-)	(230)	416	-	(60)	(97)	317	(2,178)	(946)	0	-	(291)	(3,069)	1,295		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	4,396	17,488	380	(596)	1,048	14,178	22,387	(12,323)	1	-	(1,166)	45,792	103,542		

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	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已償付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	2,749	18,576	-	230	111	7,003	19,464	3,915	-	-	-	52,049	289,967
已償付申索淨額 Net claim paid	1,608	18,427	-	230	30	3,944	11,082	3,831	-	-	-	39,152	241,852
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	8,478	260,328	-	4,137	3,777	91,439	341,472	87,078	-	-	9	796,717	2,375,923
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	4,933	206,107	-	3,816	4,068	300,184	312,939	37,996	-	-	9	870,052	2,460,396
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	8,462	232,827	-	4,129	3,600	73,095	325,789	80,489	-	-	4	728,395	2,042,552
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	4,917	190,500	-	3,809	3,909	279,899	300,040	32,506	-	-	9	815,588	2,133,921
本財政年度的已結數但未報明申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報明申索準備金的結轉毛餘額 Gross IBNR provision c/f	20,842	156,909	-	2,569	8,213	73,405	534,574	154,170	18	-	2,288	952,988	2,443,784
已結數但未報明申索準備金的承前毛餘額 Gross IBNR provision b/f	19,192	96,363	1,107	1,508	8,447	111,641	454,751	64,831	16	-	909	758,765	2,224,897
已結數但未報明申索準備金的結轉淨餘額 Net IBNR provision c/f	20,132	126,287	-	1,951	7,040	60,391	502,406	138,047	18	-	1,723	857,995	2,167,998
已結數但未報明申索準備金的承前淨餘額 Net IBNR provision b/f	19,166	68,951	1,107	1,501	7,629	100,026	428,514	55,284	16	-	470	682,663	1,985,401



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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

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佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財前年度保費收入及佣金 - 未減除轉分保賬目 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)		1,472,572	1,004,938	5,481	119,454	158,760	2,048,611	45,157	789,616	17,270	-	562,252	6,224,111
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)		(442,219)	(257,564)	(1,097)	(24,645)	(45,630)	(541,494)	(13,650)	(274,207)	(25,156)	-	(150,877)	(1,776,539)
財前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													
轉分出結轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)		(173,089)	(54,915)	1,684	(33,244)	(25,669)	(530,916)	(8,150)	(25,866)	-	-	(254,850)	(1,105,014)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)		62,295	18,154	(317)	5,235	3,744	107,963	1,047	9,297	-	-	74,462	281,879
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 Employee's 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：本年度來計入貼保變動的總承保業績 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 (+)	674,570	904,958		8,837	189,459	273,634	3,677,824	144,920	640,773	-	-	535,168	7,050,143
與本保單年度相關的最終業務開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(164,284)	(226,631)		(1,745)	(38,043)	(69,910)	(907,392)	(57,094)	(218,660)	-	-	(118,147)	(1,801,907)
與本保單年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(474,975)	(521,638)		(6,387)	(109,871)	(186,273)	(2,253,432)	(88,131)	(362,165)	-	-	(378,158)	(4,381,031)
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	(61,025)	6,406		393	(15,375)	14,220	(141,863)	520	(20,542)	-	-	27,657	(189,609)
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 (+)	(205,018)	(148,533)		(0)	(63,608)	(42,319)	(930,794)	(1,077)	(49,923)	-	-	(149,977)	(1,591,249)
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 (+)	35,492	46,133		15	14,292	13,323	287,402	527	16,123	-	-	55,687	468,994
與本保單年度轉分出的業務相關的最終淨保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	108,501	108,806		379	33,942	43,216	501,528	1,070	13,258	-	-	121,947	932,645
本財政年度中的已支付保費 Expenses incurred in current financial year	(43,240)	(48,613)		(191)	(3,263)	(8,991)	(118,432)	(5,383)	(38,961)	(650)	0	(60,150)	(327,875)
所有承保年度的中籤負債中未分配的溢餘開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	12	314		44	204	(447)	113	618	(6,160)	6	-	(103)	(5,398)
管理開支 (-) Management expenses (-)	(49,721)	(43,557)		(194)	(2,021)	(8,631)	(115,096)	(5,976)	(30,081)	(630)	-	(59,071)	(314,978)
本年度和過往承保年度的未滿期部分的本年開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	6,468	(5,370)		(42)	(1,446)	87	(3,449)	(25)	(2,720)	(26)	0	(975)	(7,498)
已擔保但未生效的合約的利潤的變動 (+) Changes in implied profit for bound but not accepted contracts (+)	58,500	(43,752)		448	1,863	2,404	20,828	(596)	58,436	-	-	23,493	121,623
本財政年度中與本年度相關的淨未貼保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(10,455)	70,730		1,354	24,770	25,083	277,533	(5,765)	58,882	(650)	0	29,862	471,344
本財政年度中與過往承保年度相關的淨未貼保最佳估計的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	631,412	424,782		647	(25,395)	52,096	209,257	10,180	261,501	17,270	-	55,519	1,637,269
本財政年度中與過往承保年度相關的最終淨業務開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(173,311)	(121,659)		(121)	1,370	(10,708)	(51,551)	(2,660)	(93,667)	(25,156)	-	(32,710)	(510,172)
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 claims relating to prior underwriting years in current financial year (-)	(521,481)	(331,136)		(4)	11,836	(39,129)	(204,427)	(17,124)	(199,485)	(751)	-	54,609	(1,247,090)
本財政年度中與過往承保年度相關的淨未貼保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	(63,379)	(28,013)		522	(12,188)	2,260	(46,721)	(9,640)	(31,651)	(8,636)	-	77,418	(119,993)
本財政年度中保險負債的臨時估計變化的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	2,955	(5,408)		(28)	(2,341)	(381)	8,299	(1,077)	(15,867)	284	-	21,317	7,753
未貼保承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(70,879)	37,310		1,848	10,241	26,961	239,111	(16,445)	11,363	(9,003)	0	128,597	359,104

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 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	893,205	391,396	7,253	32,111	75,511	1,095,680	7,760	303,782	1,189	-	164,090	2,971,978
已償付申索淨額 Net claim paid	807,263	384,579	6,202	30,368	69,135	865,428	7,401	283,075	1,189	-	153,813	2,608,452
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	466,467	946,205	35,803	270,469	438,684	5,999,069	87,113	1,536,810	10,800	-	801,860	10,593,281
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	595,173	938,895	31,956	259,234	371,973	6,247,586	92,816	1,506,729	9,950	-	741,900	10,796,213
已結未決申索準備金的結轉淨額 Net case outstanding provision off	419,424	925,799	23,785	241,636	418,418	4,828,680	87,031	1,410,870	7,486	-	425,199	8,788,329
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	539,286	917,201	20,428	232,295	350,768	5,032,040	92,352	1,376,077	7,084	-	406,963	8,974,493
本財政年度的已結數但未報結申索準備金的變動 Changes in IBNR provision in current financial year												
已結數但未報結申索準備金的結轉毛額 Gross IBNR provision off	4,100,866	1,509,235	30,329	270,182	298,300	4,008,514	107,586	5,171,292	29,147	-	1,884,587	17,410,039
已結數但未報結申索準備金的承前毛額 Gross IBNR provision b/f	3,584,789	1,406,839	33,281	253,652	347,886	4,036,442	97,404	5,071,291	30,661	-	1,916,557	16,778,803
已結數但未報結申索準備金的結轉淨額 Net IBNR provision off	3,078,592	1,451,944	28,304	261,869	256,343	3,084,809	107,519	5,014,389	29,147	-	1,350,031	14,662,947
已結數但未報結申索準備金的承前淨額 Net IBNR provision b/f	2,596,154	1,352,905	31,171	247,520	299,121	3,062,176	97,348	4,855,198	30,661	-	1,349,632	13,921,886



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至三月

January to March 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	非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	98,489	466,716	404	12,578	53,505	1,355,366	48,901	326,891	31,642	-	50,271	2,444,761	8,668,872	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,444)	(46,633)	-	(1,163)	(5,414)	(119,697)	(5,196)	(62,670)	(4,610)	-	(5,445)	(253,273)	(2,029,812)	
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														
轉分出給轉分回再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(6,711)	(7,815)	-	(7,354)	(12,076)	(638,481)	(4,037)	(10,351)	-	-	(174)	(686,998)	(1,792,013)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,190	2,202	-	1,011	1,059	45,882	256	1,384	-	-	11	52,995	334,874	
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 General Insurance Lines of Business	非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employer's 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 (+)	93,397	476,058	404	16,516	51,913	1,405,746	51,946	300,347	31,642	-	47,528	2,475,496	9,525,640	
與本承保年度相關的最終費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(2,262)	(47,308)	-	(1,603)	(4,915)	(134,179)	(5,361)	(56,504)	(4,610)	-	(4,952)	(261,695)	(2,063,602)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(55,360)	(473,313)	(71)	(12,094)	(34,513)	(1,009,123)	(34,940)	(174,989)	(6,220)	-	(16,194)	(1,816,818)	(6,197,849)	
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	(835)	581	-	(1,549)	(1,845)	(377,168)	163	(1,008)	-	-	-	(381,662)	(571,271)	
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 (-)	(5,776)	(1,751)	-	(10,260)	(6,774)	(597,560)	(78)	(5,387)	-	-	-	(627,585)	(2,218,834)	
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 (+)	864	196	-	1,752	568	40,500	(0)	482	-	-	-	44,362	513,356	
與本承保年度轉分出的業務相關的最終中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,076	2,136	-	6,960	4,361	179,891	241	3,897	-	-	-	201,562	1,134,207	
本財政年度中已支付開支 Expenses incurred in current financial year	(3,866)	(27,673)	(83)	(485)	(2,057)	(94,527)	(2,235)	(14,065)	(1,382)	-	(2,152)	(148,524)	(476,399)	
所有承保年度的中保負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(27)	(352)	(25)	(46)	(159)	(1,262)	(88)	(396)	(10)	-	(18)	(2,383)	(7,781)	
管理開支 (-) Management expenses (-)	(3,655)	(17,418)	(58)	(328)	(1,770)	(54,894)	(1,952)	(11,798)	(1,154)	-	(1,807)	(94,834)	(409,812)	
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 (-)	(184)	(9,903)	-	(111)	(128)	(38,371)	(196)	(1,871)	(217)	-	(326)	(51,307)	(58,805)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(1,293)	(20,071)	-	320	(688)	(101,016)	(245)	(22,267)	2,187	-	(36,128)	(179,201)	(57,578)	
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	29,781	(91,726)	250	1,105	7,894	(310,266)	9,327	31,514	21,616	-	(11,898)	(312,403)	158,940	
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 (+)	6,373	2,932	863	136	9,737	109,813	2,045	24,386	-	-	3,659	159,945	1,797,214	
本財政年度中與過往承保年度相關的最終淨費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(577)	(1,078)	(47)	(93)	(1,875)	(13,505)	(279)	(6,517)	-	-	(413)	(24,384)	(534,556)	
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(15,573)	(61,232)	(993)	(5,526)	(4,629)	(87,765)	(2,599)	(128,193)	(782)	-	(1,014)	(308,305)	(1,555,395)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(9,777)	(59,378)	(177)	(5,483)	3,233	8,543	(833)	(110,323)	(782)	-	2,233	(172,744)	(292,737)	
本財政年度中保險負債的即時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(1,258)	(22,855)	-	(934)	(605)	(7,456)	(1,452)	(17,727)	(766)	-	(699)	(53,752)	(45,999)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	18,746	(173,959)	73	(5,312)	10,523	(309,179)	7,043	(96,537)	20,068	-	(10,364)	(538,900)	(179,796)	

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
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	36,628	36,085	-	(383)	9,305	446,987	3,292	39,980	-	-	-	571,894	3,543,872
已支付申索淨額 Net claim paid	36,016	34,857	-	(501)	7,705	332,017	1,786	39,006	-	-	-	450,885	3,059,337
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 of	15,466	1,180,974	-	34,606	114,371	3,252,906	98,082	523,156	-	-	6,040	5,225,601	15,818,881
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	17,742	1,144,901	-	27,738	118,581	2,947,757	107,546	514,319	-	-	6,006	4,884,591	15,680,804
已結未決申索準備金的結轉淨餘額 Net case outstanding provision of	14,924	1,166,040	-	19,478	92,912	2,470,950	96,676	516,405	-	-	6,040	4,383,424	13,171,754
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	17,293	1,128,709	-	13,587	96,048	2,091,470	106,150	506,412	-	-	6,006	3,965,674	12,940,167
本財政年度的已結數但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報申索準備金的結轉毛餘額 Gross IBNR provision of	33,931	851,657	1,997	21,642	215,842	1,605,051	106,987	1,293,969	20,358	-	78,886	4,230,320	21,640,359
已結數但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	63,037	844,125	1,004	18,445	205,320	1,640,696	155,026	1,274,198	17,934	-	74,852	4,294,638	21,073,441
已結數但未報申索準備金的結轉淨餘額 Net IBNR provision of	16,215	840,386	1,997	15,521	174,723	1,213,983	105,453	1,276,197	20,358	-	78,886	3,743,719	18,406,666
已結數但未報申索準備金的承前淨餘額 Net IBNR provision b/f	44,930	833,641	1,004	12,068	164,786	1,309,986	153,547	1,257,773	17,934	-	74,852	3,870,522	17,792,408