

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	9,361,349	2,903,673	1,083,698	630,381	1,635,248	1,204,465	45,344	355,590	29,675	1,684,398	40,050	505,130	413,410	2,151,088	941,839
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(733,555)	(355,396)	(378,647)	(142,887)	(398,337)	(198,751)	(930)	(59,138)	(6,018)	(135,657)	(8,040)	(54,272)	(56,228)	(379,391)	(275,887)
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 (-)	(1,825,233)	(397,939)	(276,263)	(193,834)	(423,628)	(303,715)	(43,277)	(169,336)	(17,563)	(943,487)	(22,520)	(279,326)	(309,864)	(1,470,712)	(365,833)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	255,295	77,096	126,437	66,961	141,590	57,500	1,824	37,549	4,086	51,252	6,542	19,869	67,103	291,151	99,598
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)	16,487	329,358	1,824,005	620,447	405,428	100,366	648	6,568	7,925	3,430	296	46,800	24,628	165,972	697,818

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	7,457,900	2,851,010	1,006,408	605,066	1,608,548	1,101,998	33,969	255,810	30,205	404,959	35,931	454,539	399,342	1,931,413	870,278
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(683,240)	(375,358)	(370,590)	(147,316)	(407,744)	(191,498)	(901)	(50,293)	(6,828)	(40,482)	(7,045)	(54,389)	(57,268)	(373,750)	(275,759)
與本意外年度相關的溢期申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(6,299,061)	(1,860,335)	(378,940)	(296,482)	(922,595)	(794,570)	(11,885)	(223,667)	(9,572)	(294,420)	(23,490)	(552,759)	(197,054)	(730,243)	(272,937)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(119,925)	(97,473)	(64,165)	(16,029)	(46,348)	3,154	(20,502)	17,882	(7,144)	(64,982)	(3,186)	196,316	(89,284)	(533,793)	(97,033)
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,539,666)	(400,664)	(255,472)	(179,235)	(405,972)	(256,241)	(31,945)	(128,224)	(17,106)	(200,819)	(18,092)	(242,595)	(290,807)	(1,312,752)	(311,952)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	231,287	73,588	120,113	66,893	137,167	52,799	1,260	30,781	4,257	13,663	5,001	19,344	64,751	258,481	102,536
與本意外年度分出的業務相關的溢期申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	1,188,454	229,604	71,194	96,313	222,457	206,596	10,183	115,325	5,705	122,173	9,905	419,568	136,771	520,478	112,384
本財政年度中的已承付開支 Expenses incurred in current financial year	(654,286)	(371,794)	(179,106)	(134,526)	(209,802)	(105,892)	(2,938)	(20,831)	(2,729)	(58,046)	(4,615)	(68,794)	(48,503)	(207,270)	(210,710)
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 (-)	(9,278)	(3,654)	(10,270)	(2,498)	(8,556)	(5,625)	(78)	(1,611)	(113)	(23,088)	176	(2,398)	(3,197)	(3,624)	4,658
管理開支 (-) Management expenses (-)	(645,009)	(368,140)	(168,836)	(132,028)	(201,245)	(100,267)	(2,860)	(19,220)	(2,616)	(34,958)	(4,790)	(66,396)	(45,306)	(203,646)	(215,368)
未溢期利潤的變動 (+) Change in unearned profit (+)	179,405	17,161	14,793	16,312	7,124	5,327	35	(5,865)	349	45,103	(981)	(10,617)	9,537	53,702	5,097
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	(119,207)	163,212	28,400	27,025	29,183	18,519	(2,223)	(26,964)	4,282	(7,868)	(3,385)	(35,703)	16,769	140,060	18,935
本財政年度中與過往意外年度相關的溢期申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	291,718	52,811	27,780	23,761	49,217	(8,600)	460	12,420	1,661	(44,140)	7,032	98,469	16,891	259,405	21,919
本財政年度中與過往在年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	291,718	52,811	27,780	23,761	49,217	(8,600)	460	12,420	1,661	(44,140)	7,032	98,469	16,891	259,405	21,919
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 (-)	(14,892)	(4,473)	(3,646)	(7,294)	(10,967)	(15,645)	(309)	(4,093)	(158)	(38,326)	(252)	(1,860)	(6,124)	(5,598)	1,792
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	157,619	211,550	52,534	43,492	67,432	(5,725)	(2,071)	(18,637)	5,785	(90,333)	3,395	60,906	27,536	393,867	42,646

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表S：補充資訊 Table S : Supplementary Information															
本財政年度中的已償付申索額 Claims paid in current financial year															
已償付申索毛額 Gross claim paid	5,796,831	1,808,067	329,003	206,585	721,316	610,931	247	112,020	3,867	171,267	6,622	190,183	107,393	603,779	236,833
已償付申索淨額 Net claim paid	4,583,143	1,573,737	250,453	151,422	549,968	516,407	(3)	66,935	825	90,782	4,358	47,030	29,235	96,629	127,766
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year															
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision of	267,436	199,470	240,536	290,748	2,678,292	3,459,903	15,703	458,472	33,381	2,821,581	30,581	736,544	1,092,771	1,808,158	344,905
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	246,760	233,686	221,227	281,080	2,571,140	3,263,527	15,160	394,409	37,626	2,787,962	26,944	638,279	1,140,499	2,225,787	444,044
已結未決申索準備金的結轉淨餘額 Net case outstanding provision of	253,830	179,016	191,580	212,303	2,021,096	2,847,678	14,265	205,593	12,537	728,507	16,979	183,883	309,155	376,404	193,539
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	231,931	200,436	183,116	202,913	1,945,376	2,789,435	13,738	191,222	13,362	625,040	14,614	198,503	325,782	570,488	208,996
本財政年度中的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year															
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision of	1,707,334	515,749	280,249	274,095	1,250,217	1,547,053	48,401	316,842	41,150	333,877	32,669	367,981	629,687	853,461	195,120
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,340,768	470,616	248,566	271,854	1,231,879	1,491,663	38,352	300,089	37,238	322,636	32,484	364,332	504,816	698,719	190,508
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision of	1,314,702	406,811	223,819	112,660	872,085	1,108,108	3,162	161,245	21,767	113,378	17,041	157,983	241,865	258,139	60,648
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,093,360	382,130	202,506	104,363	862,068	1,125,055	2,493	146,256	19,568	71,338	17,258	156,997	211,383	210,783	33,627

註(1)：由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。

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

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

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



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至六月
January to June 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		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 (+)	1,363,479	2,922,491	22,432	952,408	328,311	421,585	767,031	325,852	96,314	353,403	81,164	124,744	30,744,550	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(107,148)	(620,328)	(5,038)	(187,656)	(60,554)	(75,008)	(126,750)	(56,324)	-	(46,997)	(9,481)	(26,226)	(4,504,644)	
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 (-)	(473,407)	(545,492)	(6,204)	(327,413)	(204,692)	(215,497)	(439,594)	(69,159)	(10,379)	(268,631)	(67,306)	(66,186)	(9,736,492)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	75,407	156,219	1,663	71,285	48,372	55,023	90,629	10,702	-	79,053	12,860	14,801	1,919,868	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	9,339	215,379	5,075	442,015	2,571	5,696	169,618	4,096	475	46,340	18,960	211,187	5,380,928	
一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		董事及高級管理人員責任 Directors & Officers Liability	一般法律責任 - 其他法律責任 General Liability - Other Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others		專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	1,321,553	2,608,555	19,166	930,755	354,872	437,650	718,529	708,162	39,212	309,530	71,428	103,856	26,670,643	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(101,184)	(591,264)	(4,773)	(190,022)	(61,224)	(75,483)	(133,522)	(54,699)	-	(47,905)	(8,837)	(23,114)	(4,334,488)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,069,738)	(1,446,519)	(7,611)	(362,744)	(163,339)	(241,225)	(476,845)	(41,735)	-	(271,052)	(20,902)	(32,040)	(17,001,760)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(76,725)	(74,031)	(1,949)	(129,981)	(43,599)	(27,644)	(19,574)	(61,331)	(8,443)	64,532	(31,962)	(19,320)	(1,372,539)	
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(458,421)	(459,947)	(5,352)	(304,772)	(206,531)	(212,636)	(410,233)	(81,459)	(8,443)	(187,662)	(59,972)	(42,523)	(8,029,491)	
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	70,545	144,533	1,509	69,369	48,817	56,343	80,957	13,060	-	77,846	9,853	11,033	1,765,783	
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 (+)	311,151	241,383	1,895	105,422	114,116	128,649	309,702	7,067	-	174,348	18,157	12,170	4,891,168	
本財政年度中的已承付開支 Expenses incurred in current financial year	(112,105)	(452,998)	(2,402)	(146,897)	(66,485)	(80,889)	(137,286)	(29,881)	(13,604)	(61,322)	(9,493)	(18,011)	(3,411,215)	
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 (-)	(2,614)	(12,266)	(198)	1,795	1,836	(4,352)	(10,786)	(152)	-	19,508	1,029	(777)	(76,131)	
管理開支 (-) Management expenses (-)	(109,491)	(440,732)	(2,203)	(148,692)	(68,321)	(76,538)	(126,500)	(29,729)	(13,604)	(80,831)	(10,522)	(17,234)	(3,335,083)	
未滿期利潤的變動 (+) Change in unearned profit (+)	(6,853)	60,214	779	(4,438)	(1,110)	15,250	9,269	(326,762)	(488,477)	(3,714)	740	(3,191)	(411,808)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(45,051)	103,957	3,210	96,674	19,115	27,659	(39,429)	193,754	(471,312)	(9,931)	974	8,180	138,834	
本財政年度中與過往年度相關的溢期保費毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	118,070	354,146	9,249	163,738	(15,874)	64,076	(22,530)	(20,538)	-	302	(18,110)	6,767	1,450,104	
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	118,070	354,146	9,249	163,738	(15,874)	64,076	(22,530)	(20,538)	-	302	(18,110)	6,767	1,450,104	
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 (-)	(12,819)	(7,961)	(190)	2,237	(3,255)	(8,310)	(21,284)	(31,618)	-	(6,192)	118	775	(200,344)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	60,200	450,142	12,269	262,649	(14)	83,425	(83,242)	141,598	(471,312)	(15,821)	(17,017)	15,722	1,388,594	
一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		董事及高級管理人員責任 Directors & Officers Liability	一般法律責任 - 其他法律責任 General Liability - Other Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others		專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	811,492	1,063,466	1,529	253,726	25,943	58,330	195,780	69,097	120	183,627	200,664	16,733	13,785,452	
已償付申索淨額 Net claim paid	544,081	882,977	(463)	141,431	14,064	32,559	53,005	55,516	119	28,274	66,406	13,530	9,920,186	
本財政年度的已撥款但未報賠申索準備金的變動 Changes in case outstanding provision in current financial year														
已撥款但未報賠申索準備金的結轉毛餘額 Gross case outstanding provision of	3,593,780	4,216,743	39,798	1,881,542	645,773	384,425	835,990	15,659	-	238,396	33,159	19,538	26,383,284	
已撥款但未報賠申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,535,502	4,422,449	42,804	1,892,911	720,228	367,478	720,800	37,468	-	183,838	163,749	15,116	26,630,470	
已撥款但未報賠申索準備金的結轉淨餘額 Net case outstanding provision of	2,531,873	3,545,756	31,726	1,046,868	366,560	134,054	377,538	13,455	-	82,525	2,884	14,057	15,893,660	
已撥款但未報賠申索準備金的承前淨餘額 Net case outstanding provision b/f	2,527,666	3,702,084	34,552	1,039,980	360,821	134,086	278,933	33,138	-	52,971	47,189	12,516	15,938,886	
本財政年度的已撥款但未報賠申索準備金的變動 Changes in IBNR provision in current financial year														
已撥款但未報賠申索準備金的結轉毛餘額 Gross IBNR provision of	3,841,064	4,688,994	4,727	1,068,769	1,383,574	1,635,286	1,983,578	55,550	-	363,760	29,715	73,985	23,522,890	
已撥款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	3,786,694	4,518,742	4,610	1,096,164	1,316,436	1,698,377	2,036,078	30,290	-	349,880	19,525	86,805	22,488,122	
已撥款但未報賠申索準備金的結轉淨餘額 Net IBNR provision of	2,391,160	3,843,323	(1,101)	580,817	425,334	749,119	950,133	44,393	-	107,810	9,598	40,484	14,214,483	
已撥款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	2,374,731	3,714,724	(807)	632,317	384,138	730,477	920,126	25,022	-	83,251	10,205	44,004	13,557,375	

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
二零二五年一月至六月
January to June 2025
意外年度在岸直接業務承保業績
Underwriting Results of Onshore Direct Business in Accident Year Basis

															(港幣千元) (HK\$'000)	
一般保險業務 General Insurance Lines of Business		直接業務 - 在岸 Direct Business - Onshore														
		意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
		團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross Premium Written (+)	9,071,977	2,569,055	1,037,492	575,197	1,586,290	1,194,137	25,261	193,477	29,397	643,576	37,335	478,631	386,826	1,910,449	871,634	
商業相關的佣金毛額 (-) Gross commission, relating to business written (-)	(713,473)	(299,163)	(371,211)	(135,443)	(390,064)	(197,311)	(101)	(35,585)	(5,960)	(58,399)	(7,519)	(53,303)	(52,518)	(359,030)	(232,926)	
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(1,787,798)	(381,054)	(264,597)	(187,161)	(413,504)	(300,666)	(25,226)	(108,746)	(17,462)	(402,688)	(21,408)	(256,957)	(287,751)	(1,269,317)	(353,075)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	249,692	71,729	122,659	64,820	139,227	56,981	1,363	25,115	4,062	20,401	6,321	18,600	64,895	268,083	97,485	
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)	16,402	328,937	1,792,172	609,251	363,719	96,753	61	5,733	7,868	1,616	276	46,468	24,160	162,259	683,401	

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	7,181,843	2,508,390	966,861	557,247	1,565,640	1,092,015	14,588	155,581	29,812	155,785	33,796	429,166	376,071	1,688,169	806,998
本財政年度中的營業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(663,987)	(319,116)	(363,266)	(139,858)	(398,606)	(189,933)	(59)	(31,964)	(6,734)	(18,169)	(6,594)	(53,626)	(53,420)	(349,323)	(232,143)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(6,072,444)	(1,623,639)	(363,877)	(269,350)	(893,827)	(791,365)	(2,243)	(136,044)	(9,463)	(141,218)	(22,135)	(543,347)	(185,562)	(650,511)	(270,473)
與本意外年度相關的淨分出業務業績 Ceded business result, relating to current accident year	(118,468)	(90,622)	(63,529)	(14,871)	(49,845)	4,970	(11,605)	22,729	(7,043)	(25,905)	(3,080)	207,780	(82,035)	(430,029)	(92,712)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,513,252)	(376,852)	(246,225)	(173,104)	(396,927)	(252,638)	(14,578)	(82,949)	(16,907)	(105,959)	(17,182)	(220,787)	(271,770)	(1,108,089)	(306,162)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	225,721	68,219	116,336	64,812	135,060	52,277	824	20,761	4,207	6,414	4,836	18,144	63,115	226,980	101,662
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 (+)	1,169,064	218,012	66,361	93,421	212,022	205,332	2,150	84,916	5,656	73,640	9,266	410,423	126,621	451,080	111,787
本財政年度中的已承付開支 Expenses incurred in current financial year	(650,090)	(347,948)	(172,349)	(130,704)	(207,450)	(105,179)	(246)	(12,074)	(2,703)	(24,304)	(4,284)	(67,697)	(46,826)	(189,401)	(206,874)
所有意外年度的申索負債中未分配的預期開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(8,982)	(3,756)	(10,849)	(2,743)	(8,595)	(5,553)	3	1,435	(116)	(7,176)	169	(2,492)	(3,170)	(4,000)	4,920
管理開支 (-) Management expenses (-)	(641,108)	(344,192)	(161,501)	(127,962)	(198,854)	(99,626)	(250)	(13,510)	(2,587)	(17,128)	(4,453)	(65,205)	(43,656)	(185,401)	(211,794)
未預期利潤的變動 (+) Change in unearned profit (+)	160,381	16,889	14,226	16,080	7,740	6,366	13	(4,132)	346	9,295	(925)	(10,619)	11,970	56,720	3,289
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	(162,765)	143,955	18,066	18,544	23,652	16,875	448	(5,906)	4,215	(44,516)	(3,223)	(38,343)	20,198	125,625	8,084
本財政年度中與過往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 (-)	302,344	49,985	16,772	18,078	45,513	(6,062)	327	22,345	1,589	(2,101)	6,935	97,687	16,066	226,649	21,196
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	302,344	49,985	16,772	18,078	45,513	(6,062)	327	22,345	1,589	(2,101)	6,935	97,687	16,066	226,649	21,196
本財政年度中申索負債的預計估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(14,077)	(4,280)	(4,343)	(7,319)	(10,955)	(15,557)	(15)	230	(160)	(4,069)	(269)	(1,925)	(6,083)	(4,038)	1,954
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	125,502	189,659	30,495	29,303	58,210	(4,744)	760	16,670	5,644	(50,686)	3,443	57,419	30,180	348,237	31,235

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
表3：補充資訊 Table 3: Supplementary Information															
本財政年度中的已支付申索額 Claims paid in current financial year															
已支付申索毛額 Gross claim paid	5,561,043	1,566,833	318,483	189,938	700,825	604,317	251	67,904	3,867	109,034	6,034	189,002	106,905	517,484	236,529
已支付申索淨額 Net claim paid	4,366,261	1,344,428	242,590	137,095	533,723	512,433	0	43,168	825	53,836	4,010	46,844	29,165	77,312	127,553
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	264,320	128,538	231,517	274,666	2,641,783	3,445,372	9,582	237,794	33,381	1,459,213	28,364	732,592	1,070,387	1,713,356	344,516
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	240,811	157,177	213,180	265,964	2,532,743	3,250,131	9,475	209,548	37,349	1,422,626	25,163	629,702	1,122,608	2,014,768	443,950
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	250,714	111,414	183,419	197,147	1,997,800	2,839,448	8,144	88,016	12,537	385,216	15,506	182,283	307,107	369,059	193,233
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	225,982	127,517	175,229	188,866	1,920,135	2,781,378	8,053	100,930	13,085	348,228	13,544	196,567	325,408	515,240	208,928
本財政年度的已結數但未報帳申索準備金的變動 Changes in IBNR provision in current financial year															
已結數但未報帳申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,637,584	510,829	267,185	262,033	1,210,666	1,544,447	3,840	196,539	41,147	163,717	32,306	364,487	605,765	709,785	187,469
已結數但未報帳申索準備金的承前毛餘額 Gross IBNR provision b/f	1,284,108	464,734	227,147	256,529	1,191,940	1,489,423	2,639	194,333	37,248	173,493	31,886	359,769	485,795	587,461	184,282
已結數但未報帳申索準備金的結轉淨餘額 Net IBNR provision c/f	1,255,195	402,146	213,699	102,868	851,064	1,105,947	813	93,109	21,766	54,763	16,933	156,992	241,345	230,830	54,509
已結數但未報帳申索準備金的承前淨餘額 Net IBNR provision b/f	1,040,522	376,519	184,186	90,867	841,281	1,123,227	1,186	92,505	19,668	69,313	16,988	155,777	211,274	196,862	28,183



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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														總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others					
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
表 1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	1,352,066	2,862,297	22,432	934,447	307,368	401,443	662,543	325,852	96,314	306,916	70,540	119,783	28,072,735		
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(104,076)	(609,316)	(5,038)	(184,172)	(56,781)	(72,149)	(113,257)	(56,324)	-	(37,943)	(8,370)	(25,414)	(4,184,846)		
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 (-)	(473,155)	(539,276)	(6,204)	(317,411)	(186,774)	(198,035)	(367,246)	(69,159)	(10,379)	(233,199)	(57,406)	(61,923)	(8,597,578)		
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	75,384	155,247	1,663	68,937	44,071	51,332	78,455	10,702	-	68,044	11,380	14,570	1,791,216		
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)	8,618	212,516	5,075	435,354	2,337	5,311	168,105	4,096	475	46,295	18,917	210,771	5,256,946		

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	1,311,158	2,558,428	19,166	906,370	329,469	419,844	628,047	708,162	39,212	290,044	58,520	89,777	24,920,158	
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(97,797)	(579,899)	(4,773)	(186,200)	(57,269)	(72,443)	(120,723)	(54,699)	-	(38,953)	(7,721)	(21,296)	(4,068,570)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,064,971)	(1,419,504)	(7,611)	(356,010)	(151,539)	(235,060)	(405,964)	(41,735)	-	(266,631)	(17,612)	(29,390)	(15,971,528)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(78,168)	(74,977)	(1,949)	(121,657)	(36,645)	(21,576)	(34,869)	(61,331)	(8,443)	65,112	(24,251)	(16,102)	(1,169,121)	
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(458,284)	(455,354)	(5,352)	(290,114)	(185,809)	(198,770)	(350,991)	(81,459)	(8,443)	(172,261)	(47,600)	(36,677)	(7,394,497)	
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 (+)	70,531	143,789	1,509	67,042	44,577	52,748	70,631	13,060	-	66,793	8,385	10,454	1,658,888	
與本意外年度分出的業務相關的最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	309,585	236,587	1,895	101,415	104,587	124,447	245,490	7,067	-	170,580	14,964	10,121	4,566,488	
本財政年度中的已承付開支 Expenses incurred in current financial year	(112,007)	(445,925)	(2,402)	(143,462)	(64,587)	(79,544)	(124,027)	(29,881)	(13,604)	(56,665)	(10,277)	(17,381)	(3,267,894)	
所有歷年年度中的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(2,585)	(11,839)	(198)	1,581	1,600	(4,522)	(10,194)	(152)	-	19,546	(311)	(372)	(58,351)	
管理開支 (-) Management expenses (-)	(109,422)	(434,087)	(2,203)	(145,042)	(66,187)	(75,023)	(113,834)	(29,729)	(13,604)	(76,212)	(9,966)	(17,009)	(3,209,543)	
未溢利利潤的變動 (+) Change in unearned profit (+)	(7,052)	46,022	779	(3,870)	(376)	15,658	6,056	(326,762)	(488,477)	(7,010)	689	977	(475,727)	
本財政年度中與本年有連繫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	(48,838)	84,144	3,210	95,172	19,053	26,879	(51,480)	193,754	(471,312)	(14,104)	(652)	6,584	(32,683)	
本財政年度中與過往意外年度相關的溢利中索賠的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	116,341	341,063	9,250	157,617	(21,555)	60,057	(1,110)	(20,538)	-	(451)	3,003	7,262	1,468,264	
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	116,341	341,063	9,250	157,617	(21,555)	60,057	(1,110)	(20,538)	-	(451)	3,003	7,262	1,468,264	
本財政年度中申索負債的現時估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(12,758)	(7,516)	(190)	1,958	(3,645)	(8,514)	(18,665)	(31,618)	-	(6,206)	115	822	(157,122)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	54,745	417,691	12,270	254,747	(6,147)	78,423	(71,256)	141,598	(471,312)	(20,761)	2,466	14,668	1,278,459	

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability				金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表3 - 補充資訊 Table 3 : Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	810,379	1,054,988	1,529	253,057	25,462	57,613	162,952	69,097	120	183,627	14,207	16,117	12,827,598	
已償付申索淨額 Net claim paid	542,968	875,838	(463)	141,229	14,043	32,392	42,041	55,516	119	28,274	746	13,254	9,265,201	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	3,587,684	4,181,046	39,798	1,874,794	564,322	352,344	678,637	15,659	-	238,396	31,490	19,380	24,198,934	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,531,545	4,383,612	42,804	1,887,380	633,367	336,398	616,642	37,468	-	183,838	37,157	15,035	24,280,439	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,527,359	3,513,712	31,726	1,044,743	311,780	129,221	318,272	13,455	-	82,525	2,755	14,005	15,130,595	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,523,731	3,666,559	34,552	1,038,168	303,987	129,394	254,260	33,138	-	52,971	3,246	12,516	15,201,611	
本財政年度的已結數但未報帳申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報帳申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,837,482	4,655,916	4,727	1,043,771	1,254,594	1,602,795	1,856,633	55,550	-	354,494	24,206	70,611	22,498,579	
已結數但未報帳申索準備金的承前毛餘額 Gross IBNR provision b/f	3,782,854	4,492,224	4,610	1,060,042	1,179,581	1,658,969	1,884,207	30,290	-	341,698	14,960	84,400	21,504,621	
已結數但未報帳申索準備金的結轉淨餘額 Net IBNR provision c/f	2,387,580	3,819,479	(1,101)	572,329	374,724	734,563	906,121	44,393	-	106,177	9,436	39,379	13,795,060	
已結數但未報帳申索準備金的承前淨餘額 Net IBNR provision b/f	2,370,892	3,696,015	(807)	621,049	330,610	714,518	852,694	25,022	-	81,518	10,049	43,050	13,192,969	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至六月
January to June 2025
意外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore															加蓋總值 Property Damage
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產保險 Property Damage			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表1: 已承保及分出的業務的銷售和佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross Premium Written (+)	289,372	334,618	46,207	55,185	48,958	10,327	20,083	162,112	278	1,040,822	2,715	26,499	26,583	240,639	70,205	
與業務相關的佣金及開支 (-) Gross commission, relating to business written (-)	(20,082)	(56,232)	(7,436)	(7,444)	(8,273)	(1,440)	(829)	(23,553)	(58)	(77,258)	(521)	(969)	(3,710)	(20,361)	(42,961)	
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																
分出或再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(37,435)	(16,885)	(11,666)	(6,673)	(10,124)	(3,049)	(18,051)	(60,590)	(101)	(540,799)	(1,112)	(22,370)	(22,114)	(201,394)	(12,758)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	5,603	5,366	3,779	2,141	2,363	520	461	12,434	24	30,851	221	1,269	2,208	23,067	2,113	
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)	85	421	31,833	11,196	41,709	3,613	587	835	57	1,815	20	332	468	3,713	14,417	

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														財產損壞 Property Damage			
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage					
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line			
附2：本年度的計入貼現變動約總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																		
本財政年度中的溢利/虧損毛額 (+) Gross earned premium in current financial year (+)	276,056	342,621	39,547	47,819	42,908	9,983	19,380	100,230	393	249,175	2,136	25,373	23,270	243,244	63,280			
本財政年度中的溢利/虧損及毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(19,253)	(56,242)	(7,325)	(7,459)	(9,139)	(1,564)	(842)	(18,329)	(95)	(22,314)	(451)	(763)	(3,848)	(24,426)	(43,616)			
與本港外年度相關的溢利/虧損中溢利毛額 (+) Gross ultimate claims, relating to current accident year (-)	(226,617)	(236,696)	(15,063)	(27,131)	(28,768)	(3,205)	(9,642)	(87,623)	(108)	(153,202)	(1,354)	(9,412)	(11,492)	(79,732)	(2,464)			
與本港外年度有關的計入的溢利/虧損 Ceded business result, relating to current accident year	(1,457)	(6,851)	(636)	(1,158)	3,497	(1,816)	(8,898)	(4,847)	(101)	(39,077)	(106)	(11,464)	(7,250)	(103,764)	(4,321)			
本財政年度中分出的溢利/虧損毛額 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(26,414)	(23,812)	(9,247)	(6,131)	(9,045)	(3,602)	(17,367)	(45,275)	(199)	(94,859)	(910)	(21,808)	(19,036)	(204,663)	(5,790)			
本財政年度中分回溢利/虧損的已獲賠款再保險溢利毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	5,566	5,369	3,777	2,081	2,107	522	435	10,019	50	7,249	165	1,200	1,636	31,501	873			
與本港外年度分出的溢利/虧損有關的溢利/虧損中溢利毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	19,390	11,592	4,834	2,892	10,435	1,264	8,034	30,409	49	48,533	639	9,145	10,150	69,397	596			
本財政年度中的已獲賠款 Expenses incurred in current financial year	(4,196)	(23,846)	(6,757)	(3,822)	(2,352)	(713)	(2,691)	(8,757)	(26)	(33,742)	(330)	(1,097)	(1,677)	(17,870)	(3,836)			
所有意外年度的中港業務中未分配的溢利/虧損及毛額 (-) Changes in ULAE in claims liabilities for all accident years (-)	(295)	102	578	244	39	(72)	(81)	(3,046)	3	(15,912)	7	94	(27)	375	(262)			
管理開支 (-) Management expenses (-)	(3,901)	(23,948)	(7,335)	(4,066)	(2,391)	(641)	(2,611)	(5,711)	(29)	(17,831)	(337)	(1,191)	(1,650)	(18,245)	(3,574)			
未減除利潤的變動 (+) Change in unearned profit (+)	19,024	271	567	232	(616)	(1,040)	22	(1,733)	3	35,809	(56)	2	(2,432)	(3,018)	1,808			
本財政年度中與本年度的有關的淨承保溢利/虧損佔總承保溢利/虧損 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	43,558	19,257	10,334	8,481	5,530	1,645	(2,671)	(21,058)	67	36,648	(162)	2,639	(3,428)	14,434	10,851			
本財政年度中與過往年度有關的溢利/虧損中與本年度的有關的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(10,626)	2,826	11,008	5,683	3,704	(2,538)	133	(9,925)	73	(42,039)	97	782	826	32,756	723			
本財政年度中與過往年度有關的淨承保溢利/虧損佔總承保溢利/虧損 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(10,626)	2,826	11,008	5,683	3,704	(2,538)	133	(9,925)	73	(42,039)	97	782	826	32,756	723			
本財政年度中與過往年度有關的溢利/虧損佔總承保溢利/虧損的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(814)	(192)	697	25	(12)	(88)	(294)	(4,324)	2	(34,257)	17	65	(41)	(1,560)	(163)			
未經貼現承保溢利/虧損 (附註(六)) Undiscounted Underwriting Results - Profit/(Loss)	32,117	21,891	22,039	14,189	9,222	(981)	(2,831)	(35,307)	142	(39,647)	(47)	3,486	(2,644)	45,630	11,411			

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														財產損壞 Property Damage			
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering			商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others							
補充資訊 Table 3: Supplementary Information																		
本財政年度中的已支付申索額 Claims paid in current financial year																		
已支付申索毛額 Gross claim paid		235,788	241,234	10,519	16,648	20,491	6,614	(4)	44,116	-	62,233	588	1,181	488	86,295	304		
已支付申索淨額 Net claim paid		216,882	229,310	7,862	14,328	16,244	3,973	(4)	23,767	-	36,947	348	185	70	19,317	213		
本財政年度中的已撥出申索準備金的變動 Changes in case outstanding provision in current financial year																		
已撥出申索準備金的結轉毛額 Gross case outstanding provision off		3,116	70,931	9,018	16,082	36,509	14,531	6,121	220,678	-	1,362,367	2,217	3,952	22,383	94,802	389		
已撥出申索準備金的結轉毛額 Gross case outstanding provision b/l		5,949	76,509	8,047	15,115	38,397	13,396	5,685	184,862	277	1,365,336	1,781	8,578	17,891	211,018	93		
已撥出申索準備金的結轉淨額 Net case outstanding provision off		3,116	67,602	8,161	15,156	23,296	8,230	6,121	117,577	-	343,291	1,473	1,600	2,048	7,344	306		
已撥出申索準備金的結轉淨額 Net case outstanding provision b/l		5,949	72,918	7,886	14,047	25,241	8,057	5,685	90,292	277	276,813	1,070	1,936	374	55,247	69		
本財政年度中的已撥出申索準備金中與再保險相關的變動 Changes in ENNR provision in current financial year																		
已撥出申索準備金中與再保險相關的結轉毛額 Gross ENNR provision off		69,751	4,920	13,063	12,062	39,551	2,606	44,561	120,302	4	170,160	363	3,494	23,922	143,676	7,651		
已撥出申索準備金中與再保險相關的結轉毛額 Gross ENNR provision b/l		56,660	5,882	21,419	15,325	39,939	2,241	35,712	105,756	(10)	149,143	598	4,563	19,022	111,258	6,226		
已撥出申索準備金中與再保險相關的結轉淨額 Net ENNR provision off		59,507	4,665	10,119	9,792	21,020	2,161	2,349	68,135	0	58,615	109	991	520	27,309	6,139		
已撥出申索準備金中與再保險相關的結轉淨額 Net ENNR provision b/l		52,838	5,611	18,321	13,496	20,787	1,828	1,307	53,751	(99)	2,025	270	1,220	109	13,921	5,445		



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至六月
January to June 2025
海外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

														(港幣千元) (HK\$'000)
一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				總額 Total
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業誤保、醫療爭訟責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
附1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	11,413	60,193	-	17,961	20,943	20,142	104,488	-	-	46,487	10,624	4,962	2,671,816	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,072)	(11,012)	-	(3,484)	(3,773)	(2,859)	(13,493)	-	-	(9,054)	(1,111)	(812)	(319,798)	
財政年度分出的保費及分再保險的佣金 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 (-)	(252)	(6,216)	-	(10,002)	(17,918)	(17,462)	(72,348)	-	-	(35,432)	(9,900)	(4,264)	(1,138,913)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	23	972	-	2,349	4,302	3,691	12,174	-	-	11,010	1,480	231	128,651	
該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	721	2,863	-	6,661	234	385	1,513	-	-	45	43	416	123,982	

(港幣千元)
(HK\$ '000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業誤保、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2: 本年度未計入貼現調整的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	10,395	50,127	-	24,385	25,403	17,806	90,482	-	-	19,486	12,908	14,079	1,750,486	
本財政年度中的溢利保費開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(3,387)	(11,365)	-	(3,822)	(3,954)	(3,040)	(12,800)	-	-	(8,951)	(1,116)	(1,818)	(265,918)	
與本意外年度相關的目前中案毛額 (-) Gross ultimate claims, relating to current accident year (-)	(4,767)	(27,015)	-	(6,735)	(11,800)	(6,164)	(70,881)	-	-	(4,421)	(3,290)	(2,650)	(1,030,232)	
與本意外年度相關的已分出的最終賠款 Ceded business result, relating to current accident year	1,443	946	-	(8,324)	(6,954)	(6,068)	15,296	-	-	(580)	(7,711)	(3,218)	(203,418)	
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(136)	(4,594)	-	(14,658)	(20,722)	(13,865)	(59,242)	-	-	(15,400)	(12,372)	(5,846)	(634,994)	
本財政年度中分出的溢利保費再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	14	744	-	2,328	4,240	3,595	10,325	-	-	11,052	1,467	579	106,895	
與本意外年度中分出的溢利保費相關的目前中案毛額 (+) Ultimate claims, relating to current accident year on business ceded to reinsurers (+)	1,566	4,796	-	4,007	9,529	4,202	64,212	-	-	3,768	3,193	2,049	324,681	
本財政年度中的已支付開支 Expenses incurred in current financial year	(98)	(7,072)	-	(3,435)	(1,899)	(1,345)	(13,258)	-	-	(4,657)	785	(630)	(143,320)	
所有意外年度中的中案負債中未分配的溢利保費相關的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(28)	(427)	-	214	236	170	(592)	-	-	(38)	1,341	(405)	(17,780)	
管理開支 (-) Management expenses (-)	(69)	(6,645)	-	(3,649)	(2,134)	(1,515)	(12,666)	-	-	(4,619)	(556)	(225)	(125,540)	
未溢利利潤的變動 (+) Change in unearned profit (+)	200	14,192	-	(568)	(734)	(408)	3,213	-	-	3,297	51	(4,168)	63,920	
本財政年度中與本年溢利保費相關的淨未貼現最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	3,787	19,813	-	1,502	63	780	12,052	-	-	4,173	1,626	1,596	171,517	
本財政年度中與過往意外年度相關的目前中案淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	1,729	13,083	(1)	6,121	5,681	4,019	(21,420)	-	-	753	(21,113)	(495)	(18,160)	
本財政年度中與過往意外年度相關的淨未貼現最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	1,729	13,083	(1)	6,121	5,681	4,019	(21,420)	-	-	753	(21,113)	(495)	(18,160)	
本財政年度中中案負債的現時估計變化的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(62)	(445)	-	280	389	204	(2,619)	-	-	14	4	(47)	(43,221)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	5,455	32,451	(1)	7,902	6,132	5,002	(11,987)	-	-	4,940	(19,483)	1,054	110,135	

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													總額 Total	
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	一般法律責任 - 其他法律責任 General Liability - Other Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			專業誤保、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附註 5 - 補充資訊 Table 5 - Supplementary Information															
本財政年度中已履行中案額 Claims paid in current financial year															
已履行中案毛額 Gross claims paid	1,113	8,478	-	669	481	717	32,828	-	-	-	186,457	615	957,854		
已履行中案淨額 Net claims paid	1,113	7,139	-	202	22	167	10,964	-	-	-	65,660	277	654,985		
本財政年度中的已結未決中案準備金的變動 Changes in case outstanding provision in current financial year															
已結未決中案準備金的結轉毛額數 Gross case outstanding provision of	6,096	35,697	-	6,748	81,451	32,081	157,353	-	-	-	1,669	158	2,184,350		
已結未決中案準備金的淨額毛額數 Gross case outstanding provision b/l	3,956	38,837	-	5,531	86,861	31,080	104,158	-	-	-	126,592	81	2,350,031		
已結未決中案準備金的結轉淨額數 Net case outstanding provision of	4,514	32,044	-	2,125	54,780	4,833	59,266	-	-	-	129	52	763,065		
已結未決中案準備金的淨額淨額數 Net case outstanding provision b/l	3,934	35,525	-	1,812	56,834	4,692	24,672	-	-	-	43,943	-	737,275		
本財政年度中的已結未決中案準備金的變動 Changes in claim provision in current financial year															
已結未決中案準備金的結轉毛額數 Gross claim provision of	3,582	33,079	-	24,998	128,981	32,490	126,945	-	-	9,266	5,509	3,374	1,024,310		
已結未決中案準備金的淨額毛額數 Gross claim provision b/l	3,840	26,518	-	36,123	136,854	39,409	151,872	-	-	8,182	4,565	2,406	983,501		
已結未決中案準備金的結轉淨額數 Net claim provision of	3,579	23,844	-	8,488	50,610	14,556	44,012	-	-	1,633	162	1,105	419,423		
已結未決中案準備金的淨額淨額數 Net claim provision b/l	3,839	18,708	-	11,269	53,528	15,959	67,432	-	-	1,733	156	954	364,406		



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

意外年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												意外及健康 Accident & Health
	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 (+)	1,459,873	64,688	15,111	857,563	376,234	2,840,851	31,680	529,571	38,723	21,007	338,432	6,573,734	6,467
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(230,959)	(20,717)	(1,642)	(96,100)	(82,716)	(359,206)	(5,849)	(110,855)	(7,763)	(4,074)	(64,273)	(984,153)	(1,413)
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 (-)	(447,790)	(39,578)	(12,147)	(555,194)	(260,742)	(2,294,590)	(6,311)	(299,350)	(8,388)	(4,201)	(199,861)	(4,128,151)	(2,201)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	61,329	13,081	1,068	22,969	73,409	441,031	1,086	66,967	2,018	1,153	51,178	735,290	822
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														總額 Total	意外及健康 Accident & Health
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others					
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage						
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	1,234,925	68,114	16,745	209,397	305,649	2,586,453	37,864	489,677	54,779	1,509	288,412	5,293,524	1,721			
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(227,926)	(20,828)	(1,505)	(31,733)	(75,087)	(354,814)	(6,661)	(101,590)	(19,116)	(1,389)	(48,164)	(888,813)	(830)			
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(975,199)	(32,887)	(5,685)	(118,856)	(146,721)	(1,384,073)	(22,920)	(341,527)	(20,120)	(1,250)	(92,761)	(3,141,999)	(808)			
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	29,177	(14,170)	(8,339)	(57,443)	(29,089)	(593,000)	(935)	(33,562)	(4,144)	124	(45,188)	(756,570)	536			
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(295,451)	(43,933)	(13,464)	(139,083)	(214,349)	(2,028,610)	(7,586)	(273,236)	(15,135)	(302)	(161,356)	(3,192,504)	(519)			
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 (+)	59,526	12,854	772	13,494	71,347	384,407	1,106	56,020	5,514	176	37,762	642,978	818			
與本意外年度分出的業務相關的最終申索總 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	265,102	16,909	4,352	68,146	113,913	1,051,202	5,545	183,654	5,477	250	78,406	1,792,956	237			
本財政年度中的已承付開支 Expenses incurred in current financial year	(26,254)	(8,087)	(1,423)	(12,771)	(39,481)	(196,043)	(3,367)	(74,867)	(1,365)	(42)	(69,259)	(432,959)	(1,059)			
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	3,754	(164)	(297)	3,457	1,282	(17,906)	2,176	(2,985)	184	-	(507)	(11,006)	(75)			
管理開支 (-) Management expenses (-)	(30,009)	(7,923)	(1,125)	(16,228)	(40,763)	(178,137)	(5,543)	(71,883)	(1,549)	(42)	(68,752)	(421,953)	(984)			
未滿期利潤的變動 (+) Change in unearned profit (+)	9,897	327	38	43,724	14,829	(4,006)	(2,172)	98	(3,324)	10,390	11,025	65,614	989			
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	44,619	(7,531)	(169)	32,319	38,889	54,516	1,809	(61,772)	6,710	9,343	44,065	138,797	548			
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 (-)	(28,059)	331	(5,686)	9,426	(34,801)	14,100	7,549	49,671	19,214	1,000	693	33,437	(777)			
本財政年度中與過往意外年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(28,059)	331	(5,686)	9,426	(34,801)	14,100	7,549	49,671	19,214	1,000	693	33,437	(777)			
本財政年度中申索負債的現時估計範圍的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(2,679)	(336)	(518)	(390)	(2,789)	(8,838)	845	2,035	437	(1)	3,006	(9,228)	(215)			
未貼現承保業績 - 有關(虧損) Undiscounted Underwriting Results - Profit(Loss)	13,881	(7,537)	(6,374)	41,354	(22,701)	59,778	10,203	(10,066)	26,362	10,341	47,763	163,006	(443)			



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business											合計總額 Grand Total	
	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 (+)	-	-	432,945	5,179	166,723	14	74,504	-	-	14,256	700,087	7,273,821	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	(25,223)	(991)	(34,643)	-	(15,536)	-	-	(3,031)	(80,835)	(1,064,988)	
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 (-)	-	-	(330,138)	(2,148)	(97,539)	(1)	(38,766)	-	-	(9,855)	(480,650)	(4,608,801)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	3,465	337	17,579	-	9,300	-	-	2,484	33,987	769,277	
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 Non-Proportional Reinsurance Facultative Business											合計總額 Grand Total
	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												
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	-	-	109,996	9,214	204,703	9	96,946	-	-	21,287	443,875	5,737,399
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	(5,263)	(1,901)	(30,728)	-	(17,011)	-	-	(4,135)	(59,868)	(948,681)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(9)	-	(38,311)	(59)	(64,226)	(4)	(29,501)	-	-	(8,277)	(141,195)	(3,283,194)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	9	-	(70,648)	(3,932)	(29,443)	(1)	(24,115)	-	-	(8,632)	(136,226)	(892,795)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	(101,322)	(4,512)	(88,958)	(1)	(54,250)	-	-	(15,560)	(265,122)	(3,457,626)
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 (+)	-	-	913	543	11,445	-	9,869	-	-	2,723	26,312	669,290
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 (+)	9	-	29,760	37	48,071	-	20,265	-	-	4,206	102,585	1,895,541
本財政年度中的已承付開支 Expenses incurred in current financial year	-	-	(6,273)	(1,802)	(5,934)	(1)	(10,332)	-	-	(951)	(26,351)	(459,310)
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 (-)	-	-	(532)	(1,454)	(1,098)	1	(871)	-	-	(134)	(4,164)	(15,170)
管理開支 (-) Management expenses (-)	-	-	(5,741)	(348)	(4,836)	(2)	(9,460)	-	-	(816)	(22,187)	(444,140)
未溢利利潤的變動 (+) Change in unearned profit (+)	-	-	(10,626)	(244)	(14,503)	2	(1,814)	-	-	(320)	(26,517)	39,097
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	-	(21,125)	1,277	59,870	5	14,172	-	-	(1,028)	53,718	192,515
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 (-)	0	(5)	56,019	4,146	(64,804)	860	(6,830)	-	-	266	(11,126)	22,312
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	0	(5)	56,019	4,146	(64,804)	860	(6,830)	-	-	266	(11,126)	22,312
本財政年度中申索負債的現時估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(0)	-	3,695	598	(3,458)	31	(1,401)	-	-	32	(716)	(9,944)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(0)	(5)	38,589	6,021	(8,392)	896	5,941	-	-	(730)	41,876	204,882

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
	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
		航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S :Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	-	-	11,920	3,769	58,105	-	30,963	-	-	323	105,081	3,132,928
已償付申索淨額 Net claim paid	-	-	3,790	2,838	13,400	-	7,464	-	-	258	27,750	1,302,388
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	389	175,526	138,613	168,192	705	205,228	-	-	2,898	691,571	10,957,623
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	20	385	201,955	91,353	184,848	685	203,460	-	-	1,381	684,087	11,283,871
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	20	234	29,637	73,433	103,855	705	104,154	-	-	1,077	313,114	2,938,685
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	20	385	62,564	78,530	103,984	685	101,282	-	-	202	347,650	2,784,659
本財政年度的已撥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	(0)	426	85,355	91,152	165,280	711	303,423	-	-	10,229	658,458	8,306,137
已撥款但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	(0)	-	75,746	10,420	46,522	896	279,848	-	-	9,545	423,571	7,828,768
已撥款但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	(0)	275	16,316	64,769	113,061	711	139,485	-	-	3,063	339,177	2,777,674
已撥款但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	(0)	-	26,384	8,091	19,745	896	139,846	-	-	4,773	200,120	2,785,610



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	838,702	23,539	2,215	107,819	320,264	439,746	26,068	96,608	38,723	21,007	33,779	1,948,470		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(135,898)	(7,228)	(485)	(12,552)	(63,857)	(82,209)	(4,948)	(18,710)	(7,763)	(4,074)	(5,976)	(343,699)		
財政年度分出的保費與分回再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(91,267)	(3,172)	(561)	(68,910)	(234,693)	(284,164)	(6,107)	(33,140)	(8,388)	(4,201)	(21,125)	(755,729)		
再保險公司應得的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	8,853	536	28	9,156	66,324	57,457	1,085	8,973	2,018	1,153	4,319	159,904		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度淨計入貼現變動的總算表 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	730,776	22,636	2,449	24,539	255,775	526,869	30,323	115,144	54,779	1,509	65,395	1,830,194	
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(133,665)	(7,339)	(540)	(6,088)	(56,388)	(96,714)	(5,687)	(22,396)	(19,116)	(1,389)	(8,426)	(357,749)	
即本意外年度相關的當前申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(550,684)	(17,726)	(1,200)	(21,794)	(122,935)	(345,757)	(20,882)	(71,797)	(20,120)	(1,250)	(25,726)	(1,199,871)	
即本意外年度相關的當前的業務業績 Ceded business result, relating to current accident year	(13,709)	178	335	(5,257)	(24,664)	(17,576)	(1,235)	(2,972)	(4,144)	124	(16,920)	(85,841)	
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(50,206)	(2,398)	(521)	(25,380)	(190,374)	(363,045)	(7,193)	(50,053)	(15,135)	(302)	(35,436)	(740,042)	
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 (+)	7,158	309	24	5,607	64,411	72,825	1,094	10,127	5,514	176	2,858	170,102	
即本意外年度中分出的業務相關的當前申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	29,339	2,266	832	14,515	101,300	272,643	4,864	36,955	5,477	250	15,658	484,100	
本財政年度中的已派付開支 Expenses incurred in current financial year	(22,320)	(3,277)	(215)	(3,107)	(34,532)	(60,716)	(3,318)	(16,367)	(1,365)	(42)	(3,737)	(148,997)	
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 UL&L in claims liabilities for all accident years (-)	880	(59)	(150)	(963)	(1,633)	(3,184)	1,657	(266)	184	-	782	(2,751)	
管理開支 (-) Management expenses (-)	(23,200)	(3,218)	(65)	(2,144)	(32,899)	(57,532)	(4,976)	(16,101)	(1,549)	(42)	(4,519)	(146,245)	
未滿期利潤的變動 (+) Change in unearned profit (+)	7,483	(47)	2	2,703	162	(8,121)	(1,710)	(6,811)	(3,324)	10,390	(2,300)	(1,574)	
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	17,881	(5,575)	831	(9,005)	17,418	(2,016)	(2,510)	(5,199)	6,710	9,343	8,285	36,162	
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	(5,535)	1,184	(746)	(3,029)	(40,880)	89,337	2,825	9,217	19,214	1,000	39,395	111,981	
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(5,535)	1,184	(746)	(3,029)	(40,880)	89,337	2,825	9,217	19,214	1,000	39,395	111,981	
本財政年度中與風險負債的溢利估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(10,031)	(502)	(256)	(672)	(4,002)	14,483	(32)	3,845	437	(1)	3,485	6,755	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	2,315	(4,893)	(172)	(12,706)	(27,464)	101,804	283	7,863	26,362	10,341	51,165	154,898	

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
Table 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	460,095	12,161	1,852	13,567	96,108	317,153	14,829	31,584	5,341	(0)	21,192	973,883
已支付申索淨額 Net claim paid	419,954	11,308	594	4,975	26,344	72,245	10,942	18,169	4,273	(0)	7,941	576,745
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剩額 Gross case outstanding provision c/f	253,668	83,093	10,228	103,315	536,687	1,243,116	78,960	517,998	1,684	-	28,236	2,856,983
已結未決申索準備金的承前毛剩額 Gross case outstanding provision b/f	136,809	75,864	10,403	102,237	461,381	1,455,197	81,388	1,384,059	1,731	-	79,829	3,788,898
已結未決申索準備金的結轉淨剩額 Net case outstanding provision c/f	251,145	58,236	1,313	46,312	147,282	281,394	60,239	204,740	1,292	-	6,648	1,058,601
已結未決申索準備金的承前淨剩額 Net case outstanding provision b/f	135,783	52,831	1,267	45,814	131,688	302,037	60,078	209,319	1,330	-	33,076	973,224
本財政年度中的已結數但未報賬申索準備金的變動 Changes in IBNR provision in current financial year												
已結數但未報賬申索準備金的結轉毛剩額 Gross IBNR provision c/f	707,738	82,410	11,541	76,113	377,820	618,917	83,766	317,424	37,111	1,250	46,555	2,360,644
已結數但未報賬申索準備金的承前毛剩額 Gross IBNR provision b/f	657,587	63,989	10,742	67,596	322,910	606,440	74,208	249,434	63,083	1,250	59,829	2,177,068
已結數但未報賬申索準備金的結轉淨剩額 Net IBNR provision c/f	198,501	53,950	3,631	27,675	126,400	113,965	66,559	181,098	30,682	1,000	14,702	818,162
已結數但未報賬申索準備金的承前淨剩額 Net IBNR provision b/f	205,413	56,395	3,130	21,177	104,526	183,090	64,573	184,740	39,489	1,000	25,569	889,102

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未扣除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	226,092	2,275	7,055	-	6,714	-	-	92	242,228	2,190,698
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	(4,327)	(221)	(1,880)	-	(1,639)	-	-	(12)	(8,078)	(351,777)
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 (-)	-	-	-	-	(199,735)	(1,365)	(6,725)	-	(4,424)	-	-	(92)	(212,341)	(968,070)
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	-	64	208	1,206	-	1,240	-	-	25	2,744	162,648
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	-	-	-	-	79,166	6,166	5,984	(0)	8,237	-	-	316	99,868	1,930,062
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	-	(1,716)	(1,080)	(1,437)	-	(1,732)	-	-	(14)	(5,979)	(363,728)
與本意外年度相關的溢額中虧毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	(9)	-	(29,639)	(589)	(2,232)	-	(3,118)	-	-	(105)	(35,162)	(1,235,033)
與本意外年度相關的淨分出的業務業績 Ceded business result, relating to current accident year	-	9	-	-	(43,811)	(3,155)	(6,668)	-	(1,815)	-	-	(181)	(55,621)	(141,461)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	-	-	(70,844)	(3,612)	(5,636)	-	(5,137)	-	-	(313)	(85,542)	(825,584)
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 (+)	-	-	-	-	64	420	(3,099)	-	1,037	-	-	26	(1,551)	168,551
與本意外年度分出的業務相關的溢額中虧毛 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	-	9	-	-	26,969	37	2,068	-	2,285	-	-	105	31,472	515,572
本財政年度中的已支付開支 Expenses incurred in current financial year	0	-	-	-	(2,455)	(2,646)	(671)	1	(4,410)	-	-	(8)	(10,190)	(159,186)
所有意外年度的申索負債表中未分配的溢額開支的變動 (-) Changes in UL&E in claims liabilities for all accident years (-)	0	-	-	-	15	(2,380)	61	1	26	-	-	1	(2,276)	(5,027)
管理開支 (-) Management expenses (-)	-	-	-	-	(2,470)	(266)	(732)	-	(4,436)	-	-	(9)	(7,914)	(154,159)
未溢額利潤的變動 (+) Change in unearned profit (+)	-	-	-	-	(74)	(229)	(555)	0	(549)	-	-	(9)	(1,416)	(2,991)
本財政年度中與本意外年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	0	-	-	-	1,472	(1,003)	(5,579)	1	(3,388)	-	-	(2)	(8,499)	27,663
本財政年度中與過往意外年度相關的溢額中虧淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	18	0	-	-	3,849	(26,581)	1,537	774	(1,712)	-	-	0	(22,115)	89,866
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	18	0	-	-	3,849	(26,581)	1,537	774	(1,712)	-	-	0	(22,115)	89,866
本財政年度中與溢額負債表中未分配的溢額開支的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	3	(0)	-	-	(126)	(3,363)	121	28	136	-	-	0	(3,200)	3,554
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	21	(0)	-	-	5,195	(30,947)	(3,921)	803	(4,965)	-	-	(1)	(33,815)	121,083

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				
Table 3: Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	-	-	-	8,616	475	461	-	3,030	-	-	-	12,583	986,466	
已償付申索淨額 Net claim paid	-	-	-	747	332	365	-	2,121	-	-	-	3,566	580,311	
本財政年度的已結未決申索淨備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索淨備金的結轉毛數額 Gross case outstanding provision c/f	-	20	-	42,882	52,803	1,329	705	5,054	-	-	-	102,793	2,959,776	
已結未決申索淨備金的承前毛數額 Gross case outstanding provision b/f	-	20	-	68,107	1,442	2,646	685	4,317	-	-	-	77,216	3,866,114	
已結未決申索淨備金的結轉淨數額 Net case outstanding provision c/f	-	20	-	5,063	16,313	657	705	3,387	-	-	-	26,144	1,084,745	
已結未決申索淨備金的承前淨數額 Net case outstanding provision b/f	-	20	-	6,226	413	1,597	685	3,316	-	-	-	12,256	985,480	
本財政年度的已撥款但未報險申索淨備金的變動 Changes in IBNR provision in current financial year														
已撥款但未報險申索淨備金的結轉毛數額 Gross IBNR provision c/f	61	(0)	-	69,992	22,200	5,800	626	37,488	-	-	106	136,274	2,496,917	
已撥款但未報險申索淨備金的承前毛數額 Gross IBNR provision b/f	79	(0)	-	50,435	733	4,132	795	41,657	-	-	171	98,001	2,275,069	
已撥款但未報險申索淨備金的結轉淨數額 Net IBNR provision c/f	61	(0)	-	10,598	10,681	823	626	20,840	-	-	1	43,629	861,792	
已撥款但未報險申索淨備金的承前淨數額 Net IBNR provision b/f	79	(0)	-	3,869	310	934	795	25,712	-	-	21	31,720	920,822	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

意外年度離岸再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保險收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	621,172	41,149	12,897	749,744	55,970	2,401,105	5,612	432,963	-	-	304,653	4,625,264	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(95,060)	(13,489)	(1,157)	(83,548)	(18,859)	(276,997)	(901)	(92,145)	-	-	(58,298)	(640,454)	
財政年度分出的保費劃分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business													
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(356,522)	(36,406)	(11,586)	(486,283)	(26,049)	(2,010,426)	(204)	(266,211)	-	-	(178,736)	(3,372,422)	
劃分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	52,476	12,545	1,040	13,813	7,084	383,574	2	57,994	-	-	46,859	575,387	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	504,149	45,478	14,296	184,858	49,873	2,059,584	7,541	374,533	-	-	223,017	3,463,330		
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(94,261)	(13,489)	(965)	(25,645)	(18,699)	(258,100)	(974)	(79,194)	-	-	(39,738)	(531,064)		
即本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(424,515)	(15,161)	(4,486)	(97,062)	(23,785)	(1,038,316)	(2,038)	(269,730)	-	-	(67,035)	(1,942,128)		
即本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	42,886	(14,348)	(8,674)	(52,186)	(4,426)	(575,424)	301	(30,591)	-	-	(28,268)	(670,729)		
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(245,245)	(41,535)	(12,942)	(113,703)	(23,975)	(1,665,565)	(393)	(223,183)	-	-	(125,920)	(2,452,461)		
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	52,368	12,545	748	7,887	6,936	311,582	12	45,893	-	-	34,905	472,876		
即本意外年度中分出的業務相關的最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	235,763	14,642	3,520	53,631	12,613	778,559	682	146,699	-	-	62,748	1,308,856		
本財政年度中的已承擔開支 Expenses incurred in current financial year	(3,934)	(4,811)	(1,208)	(9,663)	(4,949)	(135,327)	(49)	(58,500)	-	-	(65,522)	(283,963)		
所有意外年度的申索負債中未分配的保險開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	2,875	(105)	(148)	4,420	2,915	(14,722)	519	(2,719)	-	-	(1,289)	(8,255)		
管理開支 (-) Management expenses (-)	(6,809)	(4,705)	(1,060)	(14,083)	(7,864)	(120,605)	(568)	(55,781)	-	-	(64,233)	(275,708)		
未溢利利潤的變動 (+) Change in unearned profit (+)	2,414	374	36	41,022	(544)	4,115	(462)	6,909	-	-	13,325	67,188		
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	26,738	(1,956)	(1,000)	41,324	(2,529)	56,532	4,319	(56,573)	-	-	35,779	102,635		
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 (-)	(22,524)	(853)	(4,940)	12,454	6,079	(75,237)	4,724	40,454	-	-	(38,702)	(78,544)		
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(22,524)	(853)	(4,940)	12,454	6,079	(75,237)	4,724	40,454	-	-	(38,702)	(78,544)		
本財政年度中與申索負債的現時估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	7,352	166	(262)	282	1,214	(23,321)	877	(1,811)	-	-	(480)	(15,983)		
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	11,566	(2,644)	(6,202)	54,060	4,764	(42,026)	9,920	(17,929)	-	-	(3,402)	8,108		

		比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore										
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	591,603	15,839	35	114,900	39,945	1,077,990	5,250	102,018	-	-	106,385	2,053,965
已支付申索淨額 Net claim paid	354,901	4,685	24	35,742	13,915	220,967	3,868	21,124	-	-	42,666	697,893
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/f	28,473	15,812	7,482	883,083	232,489	4,366,507	3,602	1,616,028	-	-	255,593	7,409,069
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	14,844	18,863	6,048	854,056	246,835	4,665,618	12,858	700,921	-	-	290,844	6,810,886
已結未決申索準備金的結轉淨額 Net case outstanding provision c/f	11,378	7,780	7,082	225,404	71,185	886,809	3,585	229,373	-	-	124,374	1,566,970
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	8,723	11,166	6,037	173,977	74,276	825,610	9,104	223,102	-	-	131,788	1,463,784
本財政年度中的已結未決申索準備金中溢利準備金的變動 Changes in IBNR provision in current financial year												
已結未決申索準備金中溢利準備金的結轉毛額 Gross IBNR provision c/f	213,638	67,074	42,245	299,271	108,954	3,383,172	4,565	941,621	-	-	226,495	5,287,034
已結未決申索準備金中溢利準備金的承前毛額 Gross IBNR provision b/f	409,218	63,783	33,887	311,095	118,717	3,214,660	5,775	835,213	-	-	235,780	5,228,129
已結未決申索準備金中溢利準備金的結轉淨額 Net IBNR provision c/f	190,018	35,848	12,062	126,842	40,935	686,838	2,995	398,895	-	-	125,902	1,620,335
已結未決申索準備金中溢利準備金的承前淨額 Net IBNR provision b/f	332,576	35,701	7,026	166,682	46,512	636,075	5,106	346,787	-	-	119,923	1,696,389

非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore														(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度溢利收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	6,467	-	-	206,853	2,904	159,668	14	67,791	-	-	14,163	457,859	5,083,123	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,413)	-	-	(20,896)	(770)	(32,763)	-	(13,897)	-	-	(3,019)	(72,757)	(713,212)	
財政年度分出的保費和分回再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,201)	-	-	(130,404)	(783)	(90,815)	(1)	(34,342)	-	-	(9,763)	(268,309)	(3,640,731)	
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	822	-	-	3,401	128	16,373	-	8,060	-	-	2,459	31,243	606,629	
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		意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore							合計總額 Grand Total
				航空 Aviation	船舶 Ships	貨運 Goods in Transit	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	
Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	1,721	-	-	-	30,831	3,048	198,719	9	88,709	-	-	20,971	344,007	3,807,337
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(830)	-	-	-	(3,547)	(821)	(29,291)	-	(15,279)	-	-	(4,122)	(53,889)	(584,953)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(808)	-	-	-	(8,672)	-	(61,994)	(4)	(26,383)	-	-	(8,172)	(106,033)	(2,048,161)
與本意外年度相關的分出的溢利保費 Ceded business result, relating to current accident year	536	-	-	-	(26,838)	(777)	(22,775)	(1)	(22,300)	-	-	(8,450)	(80,605)	(751,334)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(519)	-	-	-	(30,478)	(900)	(83,322)	(1)	(49,112)	-	-	(15,247)	(179,581)	(2,632,042)
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 (+)	818	-	-	-	849	123	14,544	-	8,832	-	-	2,697	27,863	500,739
與本意外年度中分出的業務相關的溢利申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	237	-	-	-	2,791	(0)	46,003	-	17,981	-	-	4,101	71,113	1,379,969
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,059)	-	-	-	(3,818)	845	(5,263)	(2)	(5,921)	-	-	(942)	(16,161)	(300,124)
所有意外年度的申索負債度中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(75)	-	-	-	(547)	926	(1,160)	0	(897)	-	-	(135)	(1,888)	(10,143)
管理開支 (-) Management expenses (-)	(984)	-	-	-	(3,271)	(82)	(4,104)	(2)	(5,024)	-	-	(807)	(14,274)	(289,982)
未滿期利潤的變動 (+) Change in unearned profit (+)	989	-	-	-	(10,552)	(15)	(13,947)	2	(1,265)	-	-	(311)	(25,101)	42,088
本財政年度中與本財政年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	548	-	-	-	(22,597)	2,280	65,448	4	17,561	-	-	(1,026)	62,218	164,853
本財政年度中與過往年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(795)	-	-	(5)	52,170	30,728	(66,340)	85	(5,118)	-	-	265	10,989	(67,555)
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(795)	-	-	(5)	52,170	30,728	(66,340)	85	(5,118)	-	-	265	10,989	(67,555)
本財政年度中與自置風險的溢利估計相關的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(218)	-	-	-	3,822	3,961	(3,579)	3	(1,537)	-	-	32	2,484	(13,499)
未貼現淨保費總額 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(465)	-	-	(5)	33,394	36,969	(4,471)	93	10,906	-	-	(729)	75,691	83,799

			非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附8：補充資訊 Table 8 - 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	-	-	-	-	3,304	3,294	57,644	-	27,933	-	-	323	92,498	2,146,463
已償付申索淨額 Net claim paid	-	-	-	-	3,043	2,506	13,035	-	5,343	-	-	258	24,185	722,077
本財政年度的已撥充未償申索準備金的變動 Changes in case outstanding provision in current financial year														
已撥充未償申索準備金的結轉毛額 Gross case outstanding provision c/f	-	-	-	389	132,644	85,810	166,863	-	200,174	-	-	2,898	588,778	7,997,846
已撥充未償申索準備金的承前毛額 Gross case outstanding provision b/f	-	-	-	385	133,848	89,911	182,203	-	199,143	-	-	1,381	606,871	7,417,757
已撥充未償申索準備金的結轉淨額 Net case outstanding provision c/f	-	-	-	234	24,574	57,119	103,198	-	100,767	-	-	1,077	286,970	1,853,940
已撥充未償申索準備金的承前淨額 Net case outstanding provision b/f	-	-	-	385	56,338	78,117	102,387	-	97,966	-	-	202	335,394	1,799,179
本財政年度的已撥充但未報申索準備金的變動 Changes in IBNR provision in current financial year														
已撥充但未報申索準備金的結轉毛額 Gross IBNR provision c/f	1,822	-	-	426	15,363	68,952	159,479	85	265,935	-	-	10,123	522,185	5,809,219
已撥充但未報申索準備金的承前毛額 Gross IBNR provision b/f	515	-	-	-	25,311	9,687	42,390	101	238,191	-	-	9,374	325,570	5,553,699
已撥充但未報申索準備金的結轉淨額 Net IBNR provision c/f	1,436	-	-	275	5,718	54,089	112,238	85	118,645	-	-	3,062	295,548	1,915,883
已撥充但未報申索準備金的承前淨額 Net IBNR provision b/f	306	-	-	-	22,515	7,781	18,811	101	114,134	-	-	4,752	168,400	1,864,788



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

承保年度臨時及協約再保險業務承保業績

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

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與佣金資訊 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 (+)	31,568	10,805	-	27,800	8,921	771,767	1,898	68,101	521	4,394	4,371	930,147	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(10,551)	(664)	-	(5,827)	(2,116)	(120,698)	(325)	(16,161)	(226)	(1,337)	(1,255)	(159,162)	
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 (-)	(5,067)	(2,367)	-	(15,392)	(5,759)	(347,148)	(325)	(16,666)	(6)	(52)	(1,141)	(393,922)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,367	214	-	2,997	1,283	75,010	70	3,842	-	-	157	84,939	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入折扣變動的影響的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	8,997	8,133	-	13,823	2,438	635,481	1,721	64,745	175	2,245	3,505	741,263
與本承保年度相關的最終結算開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4,692)	(1,504)	-	(2,287)	(670)	(93,296)	(298)	(16,169)	(34)	(726)	(791)	(120,467)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,695)	(3,886)	-	(8,525)	(1,512)	(346,662)	(461)	(34,203)	(37)	(490)	(1,381)	(400,853)
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	(260)	(799)	-	88	(7)	(104,950)	(142)	(2,936)	(2)	(20)	(188)	(109,216)
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 (-)	(908)	(1,843)	-	(6,627)	(1,502)	(271,696)	(279)	(9,758)	(2)	(26)	(532)	(293,173)
與本承保年度轉分出的業務相關的最近年度再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	215	105	-	2,191	524	59,900	71	2,529	-	-	111	65,646
與本承保年度轉分出的業務相關的最終中支額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	433	939	-	4,524	971	106,846	66	4,292	0	6	233	118,311
本財政年度中的已支付開支 Expenses incurred in current financial year	(590)	55	(0)	(1,866)	(603)	(82,525)	187	(38,285)	45	(366)	(204)	(124,152)
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 (-)	73	434	(0)	(138)	121	(1,338)	159	(2,088)	0	-	16	(2,762)
管理開支 (-) Management expenses (-)	(747)	(355)	-	(1,486)	(666)	(43,645)	(276)	(4,433)	(29)	(246)	(226)	(52,110)
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 (-)	85	(23)	-	(241)	(58)	(37,542)	305	(31,764)	74	(120)	6	(69,280)
已綁定但未生效的合約利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	(629)	-	(800)	-	-	0	(1,429)
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	(240)	1,999	(0)	1,233	(354)	7,420	1,008	(27,649)	147	643	941	(14,853)
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 (+)	3,201	926	-	11,480	5,587	217,035	114	17,963	343	2,124	511	259,283
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 (-)	(978)	618	-	(2,231)	(1,332)	(26,436)	(22)	(3,807)	(197)	(655)	(259)	(35,298)
本財政年度中與過往承保年度相關的最終年度淨保費的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	4,102	2,367	(1)	(11,062)	1,490	(160,224)	3,184	(84,111)	286	(39)	(34,707)	(278,715)
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	6,325	3,911	(1)	(1,812)	5,744	30,376	3,276	(69,955)	432	1,431	(34,456)	(54,730)
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 (-)	105	922	(1)	(1,478)	217	(21,208)	1,561	9,026	37	(77)	(819)	(11,715)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	6,189	6,833	(2)	(2,057)	5,607	16,587	5,846	(88,577)	615	1,996	(34,334)	(81,297)

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3 :Supplementary information													
本財政年度中已支付申索總額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	17,541	20,790	(7)	8,166	6,094	242,326	4,045	52,515	84	-	1,066	352,621	
已支付申索淨額 Net claim paid	15,387	20,566	(5)	3,655	5,749	192,398	3,075	51,180	84	-	1,043	293,130	
本財政年度前已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛對賬 Gross case outstanding provision of	10,854	33,671	171	36,984	16,536	1,572,128	19,328	321,792	114	-	34,831	2,046,412	
已撥未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	11,001	37,068	170	33,961	17,451	1,518,504	22,948	311,416	1,728	-	8,701	1,962,947	
已撥未決申索準備金的結轉淨對賬 Net case outstanding provision of	10,416	33,481	171	25,142	16,276	1,239,351	15,354	294,171	114	-	34,500	1,668,976	
已撥未決申索準備金的承前淨對賬 Net case outstanding provision b/f	10,453	36,935	170	21,411	17,134	1,145,684	18,068	284,333	1,370	-	8,701	1,544,258	
本財政年度前已撥發但未報帳申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報帳申索準備金的結轉毛對賬 Gross IBNR provision of	21,469	31,536	15	78,624	11,996	1,389,625	12,415	405,826	(12)	-	56,490	2,007,983	
已撥發但未報帳申索準備金的承前毛對賬 Gross IBNR provision b/f	13,404	51,926	179	31,339	14,754	636,995	14,343	335,221	1,594	-	40,005	1,139,761	
已撥發但未報帳申索準備金的結轉淨對賬 Net IBNR provision of	18,774	30,558	15	34,010	10,740	1,066,229	11,077	349,768	(12)	-	56,479	1,577,637	
已撥發但未報帳申索準備金的承前淨對賬 Net IBNR provision b/f	13,590	51,177	211	25,175	14,952	481,049	13,257	304,782	1,475	-	39,966	945,634	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至六月
January to June 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資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	4,614,680	2,527,930	11,862	302,153	336,057	7,766,386	431,482	2,314,553	48,206	-	1,146,185	19,499,495	20,429,642	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,287,749)	(527,317)	(2,265)	(70,499)	(80,944)	(1,618,623)	(79,641)	(736,682)	(17,713)	-	(305,716)	(4,727,149)	(4,886,311)	
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														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(501,435)	(249,225)	825	(94,723)	(27,556)	(2,455,693)	(47,953)	(103,457)	(3,606)	-	(368,504)	(3,851,327)	(4,245,249)	
再轉分出的業務相關的再保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	176,310	74,502	(106)	14,344	4,427	401,456	12,589	37,027	1,209	-	127,570	849,327	934,266	
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	協約再保險業務 Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,958,183	2,199,413	13,050	292,917	474,849	8,673,429	435,746	1,812,046	40,100	-	974,064	18,873,797	19,615,060	
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 (-)	(1,256,989)	(448,242)	(2,368)	(76,557)	(109,540)	(1,997,492)	(73,391)	(530,526)	(6,391)	-	(223,226)	(4,724,723)	(4,845,190)	
與本承保年度相關的最終中業毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,530,484)	(1,803,429)	(9,308)	(172,734)	(281,488)	(5,225,337)	(247,301)	(1,111,854)	(8,941)	-	(720,923)	(12,111,798)	(12,512,651)	
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	(72,985)	(1,302)	635	(9,335)	(9,378)	(755,077)	(6,058)	(24,472)	(2,286)	-	82,548	(797,710)	(906,926)	
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 (-)	(453,410)	(381,721)	(170)	(67,234)	(55,441)	(2,654,362)	(31,137)	(117,058)	(3,604)	-	(228,995)	(3,993,133)	(4,286,305)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	130,349	102,547	11	16,616	14,541	535,233	5,166	31,274	1,209	-	108,695	945,641	1,011,287	
與本承保年度轉分出的業務相關的最终再保險佣金 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	250,076	277,872	794	41,283	31,523	1,364,052	19,914	61,312	109	-	202,848	2,249,782	2,368,093	
本財政年度中已支付開支 Expenses incurred in current financial year	(136,539)	(146,272)	(333)	(16,689)	(16,560)	(415,238)	(24,217)	(126,381)	1,802	0	(141,122)	(1,021,550)	(1,145,702)	
所有承保年度的中業負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	8,472	3,259	102	(569)	(1,139)	(13,897)	(1,712)	(12,126)	(17)	-	(66)	(17,692)	(20,454)	
管理開支 (-) Management expenses (-)	(140,678)	(132,199)	(403)	(7,789)	(15,852)	(335,424)	(21,832)	(102,528)	(3,836)	-	(133,228)	(893,769)	(945,880)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(4,333)	(17,332)	(32)	(8,331)	431	(65,917)	(674)	(11,727)	5,655	0	(7,828)	(110,089)	(179,369)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	79,024	(118,695)	304	3,321	(4,009)	(68,952)	(8,920)	(65,262)	(2,008)	-	(26,628)	(211,824)	(213,253)	
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	40,209	(318,527)	1,980	20,923	53,874	211,334	75,859	(46,449)	22,276	0	(55,287)	6,191	(8,662)	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,247,532	658,927	1,092	33,507	141,809	1,745,225	69,550	669,999	8,101	-	134,081	4,709,823	4,969,107	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(434,981)	(165,330)	(352)	(14,383)	(32,552)	(290,424)	(13,009)	(245,991)	(11,322)	-	(86,826)	(1,295,171)	(1,330,469)	
本財政年度中與過往承保年度相關的最终中業淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(878,277)	(524,737)	1,858	(30,705)	(100,674)	(839,757)	(56,599)	(713,202)	329	-	95,798	(3,045,966)	(3,324,681)	
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	(65,727)	(31,141)	2,598	(11,582)	8,583	615,044	(57)	(289,194)	(2,892)	-	143,054	368,686	313,957	
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(61,036)	(47,760)	397	(9,720)	(2,286)	(46,827)	(5,524)	(62,372)	(742)	-	(7,958)	(243,829)	(255,543)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(86,553)	(397,428)	4,974	(379)	60,171	779,551	70,277	(398,015)	18,642	0	79,809	131,049	49,751	

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3：補充資訊 Table 3: Supplementary Information														
本財政年度中已付的賠償中溢額 Claims paid in current financial year														
已償付中索毛額 Gross claim paid	2,586,747	1,061,181	14,147	74,740	197,698	3,225,383	91,350	844,984	1,593	-	219,964	8,317,788	8,670,409	
已償付中索淨額 Net claim paid	1,800,420	1,035,038	12,951	66,674	175,798	2,540,898	90,669	803,866	1,565	-	207,221	6,735,101	7,028,231	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision off	869,511	2,665,422	38,021	368,023	587,027	10,080,521	827,955	2,471,805	11,402	-	790,568	18,710,255	20,756,667	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	944,256	2,438,534	31,956	328,902	550,986	10,160,086	782,394	2,133,891	9,982	-	759,053	18,140,041	20,102,988	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	717,766	2,582,388	24,724	315,253	549,048	8,034,094	806,654	2,319,136	8,628	-	428,384	15,786,075	17,455,051	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	779,457	2,368,676	20,428	287,236	502,418	7,917,707	767,634	1,986,783	7,116	-	423,834	15,061,289	16,605,547	
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報險申索準備金的結轉毛餘額 Gross IBNR provision off	4,420,869	2,883,793	28,762	341,764	605,272	6,854,096	990,358	6,757,575	256,171	-	1,828,691	24,967,351	26,975,335	
已結數但未報險申索準備金的承前毛餘額 Gross IBNR provision b/f	3,890,134	2,524,072	35,392	301,019	489,598	7,185,476	794,896	6,472,146	251,071	-	1,905,963	23,849,766	24,989,527	
已結數但未報險申索準備金的結轉淨餘額 Net IBNR provision off	3,806,262	2,749,595	27,139	323,839	511,695	5,317,207	950,069	6,527,609	256,129	-	1,309,763	21,779,307	23,356,943	
已結數但未報險申索準備金的承前淨餘額 Net IBNR provision b/f	2,831,082	2,426,073	33,281	287,083	424,320	5,599,850	767,256	6,244,764	251,024	-	1,337,289	20,202,023	21,147,656	

		比例臨時再保險業務 Proportional Reinsurance Facultative Business											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未扣除轉分保保費 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	31,568	10,475	-	27,800	8,964	726,792	1,125	46,340	521	4,394	4,336	862,316	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(10,551)	(664)	-	(5,827)	(2,129)	(116,813)	(190)	(12,954)	(226)	(1,337)	(1,251)	(151,943)	
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(5,067)	(2,113)	-	(15,392)	(5,794)	(339,014)	(164)	(12,301)	(6)	(52)	(1,141)	(381,043)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,367	190	-	2,997	1,292	73,235	21	2,512	-	-	157	81,770	
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	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 Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度淨計入貼現變動的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	8,997	7,784	-	13,823	2,438	595,709	970	53,302	175	2,245	3,505	688,947
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4,692)	(1,504)	-	(2,287)	(670)	(89,948)	(165)	(14,767)	(34)	(726)	(791)	(115,583)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,695)	(3,727)	-	(8,525)	(1,512)	(330,706)	(464)	(31,448)	(37)	(490)	(1,381)	(381,987)
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	(260)	(666)	-	88	(7)	(99,795)	(37)	(2,605)	(2)	(20)	(188)	(103,493)
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(908)	(1,581)	-	(6,627)	(1,502)	(261,844)	(125)	(7,858)	(2)	(26)	(532)	(281,005)
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	215	95	-	2,191	524	57,320	22	1,473	-	-	111	61,950
與本承保年度轉分出的業務相關的最终中保開支 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	433	820	-	4,524	971	104,729	66	3,780	0	6	233	115,563
本財政年度中的已支付開支 Expenses incurred in current financial year	(590)	45	-	(1,866)	(607)	(47,686)	234	(3,236)	45	(366)	(204)	(54,231)
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 (-)	73	434	-	(138)	121	(1,058)	155	(1,445)	0	-	16	(1,842)
管理開支 (-) Management expenses (-)	(747)	(327)	-	(1,486)	(670)	(37,425)	(50)	(1,863)	(29)	(246)	(225)	(43,069)
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 (-)	85	(63)	-	(241)	(58)	(9,203)	130	72	74	(120)	5	(9,320)
已結定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	1,066	-	(759)	-	-	0	307
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(240)	1,930	-	1,233	(358)	28,640	537	487	147	643	941	33,960
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	3,201	946	-	11,480	5,630	212,242	95	8,459	343	2,124	475	244,996
本財政年度中與過往承保年度相關的最终淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(978)	618	-	(2,231)	(1,346)	(29,096)	(16)	(2,011)	(197)	(655)	(255)	(36,166)
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	4,099	2,226	-	(11,062)	1,519	(193,185)	3,188	(31,840)	286	(39)	(34,790)	(259,597)
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6,323	3,790	-	(1,812)	5,803	(10,038)	3,267	(25,392)	432	1,431	(34,570)	(50,767)
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 (-)	102	822	(1)	(1,478)	219	(29,600)	517	(4,172)	37	(77)	(916)	(34,547)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	6,185	6,542	(1)	(2,057)	5,664	(10,998)	4,321	(29,077)	615	1,996	(34,544)	(51,354)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	17,541	20,217	(7)	8,166	6,094	175,765	4,045	9,291	84	-	1,066	242,263	
已支付申索淨額 Net claim paid	15,387	19,993	(5)	3,655	5,749	152,958	3,075	8,035	84	-	1,043	209,972	
本財政年度中已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	10,681	25,654	171	36,984	16,536	1,203,181	19,328	188,188	114	-	34,800	1,535,639	
已撥未決申索準備金的淨前毛餘額 Gross case outstanding provision b/f	10,827	28,463	170	33,961	17,451	1,122,173	22,948	187,200	1,728	-	8,669	1,433,589	
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	10,243	25,650	171	25,142	16,276	992,858	15,354	163,922	114	-	34,468	1,284,198	
已撥未決申索準備金的淨前淨餘額 Net case outstanding provision b/f	10,280	28,459	170	21,411	17,134	904,180	18,068	163,036	1,370	-	8,669	1,172,777	
本財政年度中已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報驗申索準備金的結轉毛餘額 Gross IBNR provision c/f	20,789	30,285	3	78,624	11,942	1,327,443	4,823	178,313	(12)	-	50,904	1,703,112	
已撥發但未報驗申索準備金的淨前毛餘額 Gross IBNR provision b/f	12,734	50,562	167	31,339	14,730	593,087	6,534	152,065	1,594	-	34,476	897,290	
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision c/f	18,227	29,557	3	34,010	10,686	1,010,837	3,765	146,416	(12)	-	50,892	1,304,380	
已撥發但未報驗申索準備金的淨前淨餘額 Net IBNR provision b/f	13,050	50,069	199	25,175	14,928	440,381	5,724	137,763	1,475	-	34,436	723,201	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

承保年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保險收入及佣金 - 未減除轉分保障前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	330	-	-	(43)	44,975	774	21,761	-	-	35	67,832	930,147	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	13	(3,885)	(135)	(3,207)	-	-	(4)	(7,218)	(159,162)	
財政年度轉分出的保費扣減分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	(254)	-	-	35	(8,133)	(161)	(4,365)	-	-	-	(12,879)	(393,922)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	24	-	-	(9)	1,775	49	1,330	-	-	-	3,169	84,939	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

(貨幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	349	-	-	-	39,772	752	11,443	-	-	-	52,316	741,263	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(3,348)	(133)	(1,402)	-	-	-	(4,884)	(120,467)	
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(158)	-	-	-	(15,955)	3	(2,755)	-	-	-	(18,866)	(400,853)	
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	-	(132)	-	-	-	(5,155)	(105)	(331)	-	-	-	(5,723)	(109,216)	
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 (-)	-	(262)	-	-	-	(9,852)	(154)	(1,900)	-	-	-	(12,168)	(293,173)	
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 (+)	-	10	-	-	-	2,581	49	1,056	-	-	-	3,697	65,646	
與本承保年度轉分出的業務相關的再保險中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	119	-	-	-	2,117	0	512	-	-	-	2,748	118,311	
本財政年度中的已淨付開支 Expenses incurred in current financial year	-	11	(0)	-	4	(34,839)	(46)	(35,049)	-	-	(0)	(69,920)	(124,152)	
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	(0)	(0)	-	-	(280)	4	(643)	-	-	0	(919)	(2,762)	
管理開支 (-) Management expenses (-)	-	(29)	-	-	4	(6,220)	(226)	(2,570)	-	-	(1)	(9,041)	(52,110)	
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 (-)	-	39	-	-	-	(28,338)	175	(31,836)	-	-	1	(59,960)	(69,280)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	-	-	-	-	-	(1,695)	-	(41)	-	-	(0)	(1,736)	(1,429)	
本財政年度中與本年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	69	(0)	-	4	(21,221)	471	(28,136)	-	-	(0)	(48,813)	(14,853)	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(20)	-	-	(43)	4,793	19	9,504	-	-	35	14,288	259,283	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	(0)	-	-	13	2,660	(6)	(1,796)	-	-	(4)	867	(35,298)	
本財政年度中與過往承保年度相關的最终中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	2	141	(1)	-	(30)	32,961	(4)	(52,270)	-	-	82	(19,118)	(278,715)	
本財政年度中與過往承保年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	2	122	(1)	-	(59)	40,414	9	(44,562)	-	-	113	(3,962)	(54,730)	
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	2	101	(0)	-	(2)	8,392	1,044	13,198	-	-	97	22,832	(11,715)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	4	291	(1)	0	(57)	27,585	1,524	(59,500)	-	-	210	(29,944)	(81,297)	

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	-	573	-	-	-	66,561	-	43,224	-	-	-	110,358	352,621
已履行申索淨額 Net claim paid	-	573	-	-	-	39,440	-	43,145	-	-	-	83,158	293,130
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	174	8,017	-	-	-	368,947	-	133,604	-	-	31	510,773	2,046,412
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	174	8,605	-	-	-	396,332	-	124,216	-	-	31	529,358	1,962,947
已結未決申索準備金的結轉淨額 Net case outstanding provision off	174	7,831	-	-	-	246,493	-	130,250	-	-	31	384,778	1,668,976
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	174	8,475	-	-	-	241,504	-	121,297	-	-	31	371,482	1,544,258
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	680	1,251	13	(0)	54	62,182	7,592	227,513	-	-	5,586	304,871	2,007,983
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	670	1,364	12	(0)	24	43,908	7,809	183,155	-	-	5,529	242,471	1,139,761
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	547	1,001	13	(0)	54	55,392	7,312	203,352	-	-	5,586	273,256	1,577,637
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	540	1,108	12	(0)	24	40,668	7,533	167,018	-	-	5,529	222,432	945,634

比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore															(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded															
財政年度保費收入及佣金 - 未減除轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession															
毛保費 (+) Gross Premium Written (+)	5,049	10,683	-	8,348	995	130,842	308	21,313	521	4,394	3,159	185,612			
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,074)	(1,243)	-	(1,793)	(175)	(26,114)	(50)	(6,477)	(226)	(1,337)	(810)	(39,300)			
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business															
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(2,637)	(2,270)	-	(7,460)	(311)	(80,420)	(94)	(5,495)	(6)	(52)	(836)	(99,580)			
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	501	81	-	1,047	23	10,719	11	804	-	-	60	13,246			
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)															

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,784	7,536	-	8,889	416	100,215	174	14,418	175	2,245	2,129	137,980
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(358)	(1,427)	-	(1,654)	(71)	(20,953)	(24)	(4,675)	(34)	(726)	(480)	(30,402)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(723)	(3,632)	-	(5,444)	(206)	(51,966)	(96)	(6,690)	(37)	(490)	(783)	(70,067)
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	(192)	(666)	-	190	(63)	(13,392)	(12)	(1,160)	(2)	(20)	(221)	(15,537)
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 (-)	(490)	(1,572)	-	(4,205)	(154)	(55,756)	(26)	(3,911)	(2)	(26)	(517)	(66,660)
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 (+)	67	92	-	1,542	15	11,546	0	732	-	-	65	14,061
與本承保年度轉分出的業務相關的最終申索 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	230	814	-	2,852	76	30,818	14	2,019	0	6	232	37,061
本財政年度中的已支付開支 Expenses incurred in current financial year	(46)	(305)	-	(530)	(14)	(5,701)	265	(2,005)	45	(366)	(139)	(8,795)
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 (-)	32	248	-	(69)	5	(261)	142	(1,351)	0	-	(28)	(1,281)
管理開支 (-) Management expenses (-)	(312)	(494)	-	(392)	(17)	(5,312)	(13)	(761)	(29)	(246)	(102)	(7,679)
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 (-)	233	(59)	-	(69)	(2)	(127)	136	107	74	(120)	(9)	165
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	329	-	-	-	-	0	329
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	464	1,507	-	1,451	62	8,533	307	(113)	147	643	507	13,508
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,901	3,055	-	(704)	96	27,830	70	5,038	343	2,124	729	41,481
本財政年度中與過往承保年度相關的最终淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(658)	(598)	-	111	(25)	(5,403)	(13)	(1,550)	(197)	(655)	(129)	(9,116)
本財政年度中與過往承保年度相關的最终申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	825	4,787	-	(4,429)	206	(7,357)	3,126	(33,989)	286	(39)	(18,472)	(55,057)
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	3,068	7,244	-	(5,022)	276	15,070	3,183	(30,501)	432	1,431	(17,872)	(22,693)
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 (-)	305	362	(1)	(588)	6	(3,898)	549	(3,666)	37	(77)	(2,130)	(9,101)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	3,838	9,112	(1)	(4,159)	343	19,705	4,039	(34,279)	615	1,996	(19,496)	(18,286)

		比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表B：補充資訊 Table B : Supplementary information													
本財政年度中已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	280	5,173	-	5,621	1,258	41,069	3,977	6,773	84	-	9	64,245	
已支付申索淨額 Net claim paid	282	5,186	-	2,309	757	38,417	3,017	6,535	84	-	2	56,590	
本財政年度中已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛腳額 Gross case outstanding provision c/f	1,333	24,226	171	16,979	1,513	340,631	18,627	59,694	114	-	26,319	489,606	
已結未決申索準備金的承前毛腳額 Gross case outstanding provision b/f	1,641	22,512	170	16,158	1,269	355,844	22,021	61,275	1,256	-	840	482,986	
已結未決申索準備金的結轉淨腳額 Net case outstanding provision c/f	1,290	24,224	171	14,301	1,485	295,153	14,653	57,823	114	-	25,987	435,203	
已結未決申索準備金的承前淨腳額 Net case outstanding provision b/f	1,611	22,511	170	11,110	1,234	299,118	17,142	59,281	904	-	840	413,920	
本財政年度中已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報驗申索準備金的結轉毛腳額 Gross IBNR provision c/f	814	3,639	3	6,604	144	78,431	2,726	57,193	(12)	-	1,976	151,517	
已撥發但未報驗申索準備金的承前毛腳額 Gross IBNR provision b/f	2,329	20,307	167	19,394	1,650	196,156	5,564	39,744	1,127	-	1,912	288,351	
已撥發但未報驗申索準備金的結轉淨腳額 Net IBNR provision c/f	783	3,639	3	5,143	135	63,204	2,221	45,311	(12)	-	1,968	122,394	
已撥發但未報驗申索準備金的承前淨腳額 Net IBNR provision b/f	2,357	19,737	199	16,026	1,790	150,610	4,633	43,249	928	-	1,884	241,413	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

承保年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

(請輸入元) (HAS'000)														
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	330	-	-	(43)	3,562	228	5,550	-	-	-	9,627	195,239	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	13	35	(3)	(282)	-	-	-	(237)	(39,537)	
財政年度轉分出的保費扣減及再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	(254)	-	-	35	(1,801)	(28)	(2,151)	-	-	-	(4,198)	(103,779)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	20	-	-	(9)	190	-	346	-	-	-	547	13,793	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport				財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit	標準按揭 Standard Mortgage				逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	349	-	-	-	-	3,634	206	2,050	-	-	-	6,239	144,219
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 (-)	-	-	-	-	-	-	(205)	(1)	(26)	-	-	-	(232)	(30,634)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(158)	-	-	-	-	(232)	3	(31)	-	-	-	(418)	(70,486)
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	-	(136)	-	-	-	-	(1,063)	(27)	(245)	-	-	-	(1,471)	(17,009)
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(262)	-	-	-	-	(1,576)	(27)	(296)	-	-	-	(2,161)	(68,821)
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	6	-	-	-	-	281	-	28	-	-	-	315	14,376
與本承保年度轉分出的業務相關的最终中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	119	-	-	-	-	232	0	24	-	-	-	374	37,436
本財政年度中的已淨付開支 Expenses incurred in current financial year	-	2	-	-	-	4	956	129	8,697	-	-	-	9,787	993
所有承保年度的中支負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	(0)	-	-	-	-	(6)	4	171	-	-	-	169	(1,112)
管理開支 (-) Management expenses (-)	-	(29)	-	-	-	4	(723)	(50)	(678)	-	-	-	(1,475)	(9,153)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	30	-	-	-	-	1,685	174	9,204	-	-	-	11,093	11,258
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inceptioned contracts (+)	-	-	-	-	-	-	(587)	-	-	-	-	-	(587)	(257)
本財政年度中與本年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	56	-	-	-	4	2,504	310	10,444	-	-	-	13,318	26,826
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(20)	-	-	-	(43)	(570)	25	3,242	-	-	-	2,634	44,115
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	(0)	-	-	-	13	239	(6)	(253)	-	-	-	(7)	(9,123)
本財政年度中與過往承保年度相關的最终中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	135	-	-	-	(30)	(2,497)	(3)	42	-	-	-	(2,353)	(57,410)
本財政年度中與過往承保年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	-	116	-	-	-	(59)	(2,829)	16	3,031	-	-	-	274	(22,419)
本財政年度中保險負債的保時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	90	-	-	0	(2)	3,666	1,040	7,741	-	-	-	12,535	3,434
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	261	-	-	0	(57)	3,342	1,366	21,216	-	-	-	26,127	7,841

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	-	573	-	-	-	6,563	-	-	-	-	-	7,136	71,382
已履行申索淨額 Net claim paid	-	573	-	-	-	8,152	-	-	-	-	-	8,726	65,315
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	-	8,017	-	-	-	30,104	-	2,700	-	-	-	40,821	530,427
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	-	8,605	-	-	-	32,964	-	3,981	-	-	-	45,550	528,536
已結未決申索準備金的結轉淨額 Net case outstanding provision off	-	7,831	-	-	-	30,104	-	2,129	-	-	-	40,064	475,267
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	-	8,475	-	-	-	32,964	-	3,365	-	-	-	44,805	458,725
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	673	1,166	-	(0)	54	9,597	7,552	32,144	-	-	-	51,185	202,702
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	663	1,263	-	(0)	24	10,251	7,768	41,339	-	-	-	61,308	349,659
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	541	923	-	(0)	54	8,900	7,272	27,879	-	-	-	45,568	167,962
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	534	1,018	-	(0)	24	9,583	7,492	35,232	-	-	-	53,882	295,295



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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

比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore														(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	26,519	(207)	-	19,452	7,969	595,949	817	25,027	-	-	1,177	676,703		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(9,477)	579	-	(4,034)	(1,954)	(90,699)	(140)	(6,477)	-	-	(441)	(112,644)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(2,430)	157	-	(7,932)	(5,483)	(258,594)	(70)	(6,806)	-	-	(305)	(281,462)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	866	109	-	1,950	1,269	62,516	10	1,707	-	-	97	68,525		
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度淨計入貼現變動的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	7,213	248	-	4,934	2,022	495,495	795	38,884	-	-	1,376	550,967
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 (-)	(4,334)	(77)	-	(633)	(599)	(68,995)	(141)	(10,092)	-	-	(311)	(85,181)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,972)	(96)	-	(3,081)	(1,306)	(278,741)	(368)	(24,758)	-	-	(598)	(311,920)
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	(68)	(1)	-	(102)	56	(86,403)	(24)	(1,445)	-	-	33	(87,955)
與本承保年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(418)	(9)	-	(2,422)	(1,348)	(206,088)	(99)	(3,947)	-	-	(15)	(214,345)
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 (+)	148	2	-	648	508	45,773	22	741	-	-	46	47,889
與本承保年度轉分出的業務相關的再保險佣金開支 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	202	6	-	1,671	895	73,911	53	1,761	-	-	1	78,501
本財政年度中的已付開支 Expenses incurred in current financial year	(543)	349	-	(1,336)	(593)	(41,985)	(32)	(1,231)	-	-	(65)	(45,437)
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 (-)	41	186	-	(70)	116	(797)	12	(94)	-	-	44	(561)
管理開支 (-) Management expenses (-)	(436)	167	-	(1,094)	(653)	(32,113)	(38)	(1,101)	-	-	(123)	(35,390)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(149)	(4)	-	(173)	(56)	(9,076)	(6)	(35)	-	-	14	(9,485)
已綁定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	-	-	-	-	-	737	-	(759)	-	-	0	(23)
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(704)	424	-	(218)	(420)	20,107	230	600	-	-	434	20,452
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 (+)	300	(2,109)	-	12,184	5,534	184,412	25	3,421	-	-	(253)	203,515
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 (-)	(320)	1,216	-	(2,342)	(1,320)	(23,693)	(3)	(461)	-	-	(126)	(27,049)
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3,274	(2,561)	-	(6,633)	1,314	(185,828)	62	2,149	-	-	(16,318)	(204,540)
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3,254	(3,454)	-	3,209	5,527	(25,108)	84	5,109	-	-	(16,697)	(28,075)
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 (-)	(203)	460	-	(890)	214	(25,702)	(32)	(506)	-	-	1,215	(25,445)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	2,347	(2,570)	-	2,101	5,321	(30,703)	282	5,202	-	-	(15,048)	(33,068)

		比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	17,261	15,043	(7)	2,545	4,836	134,696	68	2,518	-	-	1,057	178,018	
已支付申索淨額 Net claim paid	15,104	14,806	(5)	1,346	4,992	114,541	58	1,500	-	-	1,040	153,383	
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛對賬 Gross case outstanding provision c/f	9,348	1,428	-	20,005	15,024	862,550	702	128,494	-	-	8,482	1,046,033	
已結未決申索準備金的承前毛對賬 Gross case outstanding provision b/f	9,185	5,950	-	17,804	16,182	766,328	927	125,925	473	-	7,829	950,603	
已結未決申索準備金的結轉淨對賬 Net case outstanding provision c/f	8,953	1,426	-	10,840	14,790	697,705	701	106,098	-	-	8,482	848,995	
已結未決申索準備金的承前淨對賬 Net case outstanding provision b/f	8,669	5,948	-	10,302	15,900	605,063	926	103,755	466	-	7,829	758,856	
本財政年度的已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報驗申索準備金的結轉毛對賬 Gross IBNR provision c/f	19,975	26,646	-	72,019	11,798	1,249,012	2,097	121,120	-	-	48,928	1,551,595	
已撥發但未報驗申索準備金的承前毛對賬 Gross IBNR provision b/f	10,405	30,255	-	11,945	13,080	396,931	970	112,322	467	-	32,563	608,939	
已撥發但未報驗申索準備金的結轉淨對賬 Net IBNR provision c/f	17,444	25,918	-	28,867	10,551	947,634	1,544	101,105	-	-	48,924	1,181,986	
已撥發但未報驗申索準備金的承前淨對賬 Net IBNR provision b/f	10,693	30,332	-	9,149	13,138	289,770	1,091	94,515	548	-	32,552	481,788	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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

(貨幣千元) (HK\$'000)														
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度總保費收入及佣金 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	-	41,413	546	16,211	-	-	35	58,205	734,908
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	-	(3,920)	(132)	(2,925)	-	-	(4)	(6,981)	(119,624)
財政年度轉分出的保費扣減及再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	-	-	-	-	-	(6,333)	(133)	(2,215)	-	-	-	(8,681)	(290,143)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	-	4	-	-	-	1,584	49	984	-	-	-	2,622	71,146
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	36,138	546	9,393	-	-	-	46,077	597,044	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(3,143)	(132)	(1,376)	-	-	-	(4,651)	(89,833)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(15,724)	-	(2,724)	-	-	-	(18,448)	(330,367)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	4	-	-	-	(4,092)	(78)	(86)	-	-	-	(4,252)	(92,207)	
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	(8,276)	(127)	(1,604)	-	-	-	(10,007)	(224,352)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	4	-	-	-	2,299	49	1,029	-	-	-	3,381	51,270	
與本承保年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	1,885	-	489	-	-	-	2,374	80,875	
本財政年度中已淨付開支 Expenses incurred in current financial year	-	9	(0)	-	-	(35,795)	(175)	(43,746)	-	-	(0)	(79,708)	(125,144)	
所有承保年度的中保負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	-	0	(0)	-	-	(275)	(0)	(814)	-	-	0	(1,088)	(1,650)	
管理開支 (-) Management expenses (-)	-	-	-	-	-	(5,497)	(176)	(1,892)	-	-	(1)	(7,567)	(42,957)	
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 (-)	-	9	-	-	-	(30,023)	1	(41,040)	-	-	1	(71,052)	(80,537)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	-	-	-	-	-	(1,108)	-	(41)	-	-	(0)	(1,149)	(1,172)	
本財政年度中與本年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	-	13	(0)	-	-	(23,725)	161	(38,580)	-	-	(0)	(62,131)	(41,679)	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	-	-	-	-	5,363	(6)	6,262	-	-	35	11,654	215,169	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	-	2,421	-	(1,542)	-	-	(4)	874	(26,175)	
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	2	6	(1)	-	-	35,458	(0)	(52,313)	-	-	82	(16,765)	(221,305)	
本財政年度中與過往承保年度相關的淨貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	2	6	(1)	-	-	43,243	(6)	(47,593)	-	-	113	(4,236)	(32,311)	
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	11	(0)	-	-	4,725	4	5,457	-	-	97	10,297	(15,149)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	4	30	(1)	-	-	24,243	159	(80,716)	-	-	210	(56,070)	(89,138)	

一般保險業務 General Insurance Lines of Business	非比例再保險持有保險業務 - 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														
本財政年度中已履行申索總額 Claims paid in current financial year														
已履行申索毛額 Gross claim paid	-	-	-	-	-	59,998	-	43,224	-	-	-	103,222	281,239	
已履行申索淨額 Net claim paid	-	-	-	-	-	31,287	-	43,145	-	-	-	74,432	227,815	
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	174	-	-	-	-	338,843	-	130,904	-	-	31	469,952	1,515,985	
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	174	-	-	-	-	363,367	-	120,235	-	-	31	483,808	1,434,411	
已結未決申索準備金的結轉淨額 Net case outstanding provision off	174	-	-	-	-	216,389	-	128,120	-	-	31	344,714	1,193,709	
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	174	-	-	-	-	208,540	-	117,932	-	-	31	326,677	1,085,533	
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year														
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	7	86	13	-	-	52,585	40	195,369	-	-	5,586	253,686	1,805,282	
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	7	101	12	-	-	33,657	41	141,816	-	-	5,529	181,163	790,101	
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	6	78	13	-	-	46,491	40	175,473	-	-	5,586	227,688	1,409,674	
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	6	91	12	-	-	31,085	41	131,786	-	-	5,529	168,550	650,338	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

承保年度協約再保險業務承保業績

Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未派轉分保佣金 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	4,490,626	1,639,288	10,650	273,213	248,983	5,147,948	182,605	1,786,271	18,025	-	1,091,175	14,888,785	
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,282,683)	(428,034)	(2,225)	(68,067)	(72,000)	(1,371,818)	(58,983)	(660,489)	(13,288)	-	(300,094)	(4,257,681)	
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(486,862)	(182,530)	825	(79,938)	(13,658)	(1,669,491)	(20,550)	(52,754)	(3,606)	-	(368,448)	(2,877,011)	
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	173,374	63,129	(106)	11,843	2,777	342,596	7,705	25,445	1,209	-	127,570	755,544	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的影響 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,841,152	1,488,841	11,838	267,332	383,141	6,323,040	201,435	1,329,727	8,149	-	923,783	14,778,439	
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 (-)	(1,252,821)	(373,921)	(2,327)	(74,560)	(101,309)	(1,783,584)	(54,596)	(457,410)	(1,736)	-	(218,227)	(4,320,490)	
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,439,677)	(1,119,247)	(8,672)	(158,523)	(235,987)	(3,971,644)	(122,625)	(812,326)	(2,134)	-	(702,193)	(9,573,028)	
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	(67,335)	17,631	635	(5,427)	(776)	(328,869)	(2,461)	(9,914)	(2,286)	-	82,888	(315,913)	
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 (+)	(438,735)	(302,052)	(170)	(52,705)	(34,288)	(1,815,925)	(11,279)	(55,556)	(3,604)	-	(228,088)	(2,942,403)	
與本保單年度轉分出的業務相關的最近年度再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	128,378	95,629	11	14,301	12,716	471,993	2,596	25,748	1,209	-	108,631	861,211	
與本保單年度轉分出的業務相關的最終申索 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	243,022	224,054	794	32,978	20,796	1,015,063	6,222	19,895	109	-	202,345	1,765,278	
本財政年度中的已支付開支 Expenses incurred in current financial year	(132,289)	(94,099)	(271)	(14,855)	(13,275)	(255,351)	(11,044)	(97,534)	3,225	0	(138,534)	(754,027)	
所有承保年度的申索負債中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (-)	8,633	4,959	93	(345)	(1,574)	(9,844)	(1,799)	(10,089)	4	-	5	(9,956)	
管理開支 (-) Management expenses (-)	(136,807)	(91,747)	(375)	(6,333)	(12,296)	(223,672)	(9,912)	(77,836)	(2,588)	-	(130,959)	(692,525)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(4,114)	(7,312)	10	(8,176)	594	(21,836)	667	(9,609)	5,809	0	(7,580)	(51,546)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	80,160	(89,609)	302	3,076	(2,186)	2,837	(2,811)	(34,966)	358	-	10,093	(32,745)	
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	29,190	(170,404)	1,505	17,045	29,608	(13,570)	7,898	(82,422)	5,576	0	(42,189)	(217,765)	
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 (+)	1,233,694	446,877	1,070	30,984	120,084	1,143,295	36,757	591,787	9,872	-	128,143	3,742,562	
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 (-)	(432,571)	(132,862)	(348)	(13,794)	(29,302)	(220,159)	(8,018)	(239,493)	(11,552)	-	(86,431)	(1,174,531)	
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(884,026)	(316,656)	1,240	(16,360)	(90,133)	(643,986)	(31,153)	(473,387)	1,442	-	95,736	(2,357,284)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(82,903)	(2,641)	1,962	830	649	279,149	(2,415)	(121,093)	(239)	-	137,448	210,747	
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 (-)	(58,683)	(6,396)	419	(7,733)	(270)	(22,298)	(271)	(32,650)	311	-	(6,882)	(134,453)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(112,396)	(179,441)	3,886	10,142	29,987	243,282	5,212	(236,165)	5,648	0	88,376	(141,470)	

		比例協約再保險業務 Proportional Reinsurance Treaty Business											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3：補充資訊 Table 3: Supplementary Information													
本財政年度中已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	2,546,848	955,468	14,147	73,833	170,163	2,340,023	51,540	743,654	1,593	-	219,942	7,117,210	
已支付申索淨額 Net claim paid	1,762,730	929,392	12,951	65,919	153,935	1,844,341	50,969	704,565	1,565	-	207,199	5,733,567	
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛額 Gross case outstanding provision of	845,322	1,151,491	38,021	316,805	488,173	6,895,932	363,577	1,775,580	11,402	-	784,673	12,670,977	
已撥未決申索準備金的承前毛額 Gross case outstanding provision b/f	921,581	1,087,545	31,956	297,349	428,337	6,912,553	361,909	1,581,596	9,982	-	753,038	12,385,847	
已撥未決申索準備金的結轉淨額 Net case outstanding provision of	694,680	1,116,498	24,724	281,803	465,195	5,560,947	363,118	1,640,754	8,628	-	422,489	10,578,837	
已撥未決申索準備金的承前淨額 Net case outstanding provision b/f	757,248	1,049,485	20,428	269,842	402,462	5,546,566	361,445	1,447,886	7,116	-	417,819	10,280,296	
本財政年度的已撥發但未撥回申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未撥回申索準備金的結轉毛額 Gross IBNR provision of	4,361,702	1,680,730	27,011	319,001	364,978	5,059,837	335,081	5,240,434	233,369	-	1,744,148	19,366,292	
已撥發但未撥回申索準備金的承前毛額 Gross IBNR provision b/f	3,810,247	1,574,694	33,281	281,067	405,917	5,101,979	342,980	5,131,313	233,122	-	1,830,201	18,744,801	
已撥發但未撥回申索準備金的結轉淨額 Net IBNR provision of	3,770,527	1,598,294	25,388	306,015	313,325	3,879,138	334,316	5,056,645	233,327	-	1,225,906	16,742,881	
已撥發但未撥回申索準備金的承前淨額 Net IBNR provision b/f	2,771,772	1,514,546	31,171	273,514	353,540	3,958,024	343,120	4,929,350	233,075	-	1,261,967	15,670,078	

														(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 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	124,054	888,642	1,212	28,940	87,074	2,618,438	248,877	528,282	30,181	-	55,010	4,610,709	19,499,495	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(5,066)	(99,283)	(40)	(2,432)	(8,944)	(246,804)	(20,658)	(76,193)	(4,425)	-	(5,623)	(469,468)	(4,727,149)	
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														
轉分出給轉分保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(14,573)	(66,696)	-	(14,785)	(13,898)	(786,202)	(27,403)	(50,703)	-	-	(57)	(974,316)	(3,851,327)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	2,935	11,373	-	2,501	1,650	58,859	4,883	11,582	-	-	-	93,783	849,327	
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	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	117,031	710,572	1,212	25,585	91,709	2,350,389	234,311	482,318	31,951	-	50,281	4,095,358	18,873,797	
與本年承保年度相關的最終獲取原文毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4,168)	(74,322)	(40)	(1,997)	(8,231)	(213,908)	(18,795)	(73,116)	(4,655)	-	(4,999)	(404,233)	(4,724,723)	
與本年承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(90,807)	(684,181)	(636)	(14,211)	(45,501)	(1,253,693)	(124,676)	(299,528)	(6,806)	-	(18,731)	(2,538,770)	(12,111,798)	
與本年承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(5,651)	(18,933)	-	(3,909)	(8,602)	(426,209)	(3,597)	(14,558)	-	-	(340)	(481,797)	(797,710)	
與本年承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(14,675)	(79,670)	-	(14,529)	(21,153)	(838,437)	(19,858)	(61,501)	-	-	(907)	(1,050,730)	(3,993,133)	
與本年承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	1,970	6,918	-	2,316	1,825	63,239	2,570	5,526	-	-	64	84,429	945,641	
與本年承保年度轉分出的業務相關的最终中保毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	7,054	53,818	-	8,304	10,726	348,989	13,691	41,418	-	-	503	484,504	2,249,782	
本財政年度中的已淨付開支 Expenses incurred in current financial year	(4,250)	(52,173)	(62)	(1,835)	(3,285)	(159,887)	(13,174)	(28,848)	(1,423)	-	(2,588)	(267,523)	(1,021,550)	
所有承保年度的中保費用當中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(160)	(1,699)	9	(224)	434	(4,053)	87	(2,037)	(20)	-	(71)	(7,736)	(17,692)	
管理開支 (-) Management expenses (-)	(3,870)	(40,453)	(29)	(1,456)	(3,556)	(111,753)	(11,919)	(24,692)	(1,248)	-	(2,269)	(201,245)	(893,769)	
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 (-)	(219)	(10,020)	(43)	(155)	(163)	(44,081)	(1,341)	(2,118)	(154)	-	(248)	(58,543)	(110,089)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inepted contracts (+)	(1,136)	(29,086)	2	245	(1,823)	(71,789)	(6,109)	(30,296)	(2,366)	-	(36,721)	(179,079)	(211,824)	
本財政年度中與本年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 current year	11,019	(148,123)	475	3,878	24,266	224,904	67,961	35,973	16,701	-	(13,098)	223,956	6,191	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	13,838	212,050	22	2,523	21,725	601,930	32,794	78,212	(1,770)	-	5,938	967,261	4,709,823	
本財政年度中與過往承保年度相關的最终淨再保險開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(2,410)	(32,468)	(4)	(589)	(3,250)	(70,264)	(4,991)	(6,498)	230	-	(395)	(120,639)	(1,295,171)	
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	5,749	(208,082)	618	(14,346)	(10,540)	(195,771)	(25,445)	(239,815)	(1,113)	-	63	(688,683)	(3,045,966)	
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	17,177	(28,500)	636	(12,412)	7,935	335,895	2,358	(168,102)	(2,654)	-	5,606	157,939	368,686	
本財政年度中保險負債的風險估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2,353)	(41,364)	(22)	(1,987)	(2,017)	(24,530)	(5,253)	(29,722)	(1,054)	-	(1,076)	(109,376)	(243,829)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	25,844	(217,987)	1,088	(10,520)	30,184	536,269	65,066	(161,851)	12,994	-	(8,567)	272,519	131,049	

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表B：補充資訊 Table B :Supplementary information													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	39,900	105,713	-	908	27,535	885,361	39,810	101,330	-	-	22	1,200,578	8,317,788
已履行申索淨額 Net claim paid	37,690	105,646	-	754	21,864	696,557	39,700	99,301	-	-	22	1,001,534	6,735,101
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision off	24,189	1,513,931	-	51,218	98,854	3,184,589	464,378	696,224	-	-	5,895	6,039,278	18,710,255
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	22,674	1,350,989	-	31,552	122,650	3,247,533	420,485	552,296	-	-	6,015	5,754,194	18,140,041
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	23,085	1,465,890	-	33,450	83,852	2,473,147	443,536	678,382	-	-	5,895	5,207,237	15,786,075
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	22,209	1,319,190	-	17,394	99,956	2,371,142	406,189	538,897	-	-	6,015	4,780,992	15,061,289
本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報賠申索準備金的結轉毛餘額 Gross IBNR provision off	59,168	1,203,063	1,751	22,763	240,293	1,794,259	655,277	1,517,141	22,802	-	84,543	5,601,059	24,967,351
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	79,887	949,378	2,111	19,951	83,681	2,083,498	451,916	1,340,833	17,950	-	75,762	5,104,965	23,849,766
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	35,734	1,151,301	1,751	17,824	198,371	1,438,069	615,753	1,470,964	22,802	-	83,857	5,036,425	21,779,307
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	59,310	911,527	2,111	13,569	70,781	1,641,826	424,136	1,315,414	17,950	-	75,323	4,531,945	20,202,023



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

承保年度在岸協約再保險業務承保業績

Underwriting Results of Onshore Reinsurance Treaty Business in Underwriting Year Basis

一般保險業務線 General Insurance Lines of Business		比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												(港幣千元) (HK\$'000)
		意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
				航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保險收入及佣金 - 未扣除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	668,284	106,031	-	20,996	44,102	605,038	61,357	30,856	12,306	-	14,561	1,563,531		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(28,330)	(14,346)	-	(4,676)	(11,349)	(183,160)	(13,875)	(14,457)	(3,232)	-	(4,453)	(277,878)		
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(54,026)	(73,949)	-	(10,864)	(5,292)	(194,295)	(14,922)	(8,790)	(3,606)	-	(6,779)	(372,522)		
與轉分出的保費相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	15,016	26,236	-	2,679	1,491	25,033	7,163	3,626	1,209	-	2,922	85,376		
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: 本年度平年計入貼現變動的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	605,349	160,940	-	36,026	67,888	822,176	35,814	37,528	8,149	-	32,370	1,806,240	
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(29,115)	(38,454)	-	(7,555)	(16,714)	(235,796)	(8,525)	(11,897)	(1,736)	-	(20,753)	(370,545)	
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(523,089)	(120,865)	-	(24,702)	(41,609)	(472,035)	(26,732)	(23,751)	(2,134)	-	(10,977)	(1,245,895)	
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	(12,631)	9,554	-	(903)	(954)	(64,081)	(198)	(1,598)	(2,286)	-	18,178	(54,918)	
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 (+)	(59,161)	(125,803)	-	(20,759)	(12,511)	(283,463)	(2,874)	(14,879)	(3,604)	-	14,017	(509,036)	
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 (+)	19,104	41,846	-	5,441	3,839	57,000	1,047	6,305	1,209	-	5,118	140,910	
與本承保年度轉分出的業務相關的最終申索 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	27,426	93,511	-	14,415	7,718	162,382	1,629	6,976	109	-	(958)	313,208	
本財政年度中的已付開支 Expenses incurred in current financial year	(11,363)	(10,740)	-	(1,935)	(2,195)	(38,499)	(3,921)	(312)	3,388	0	(2,939)	(68,517)	
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 (-)	5,489	(871)	-	(27)	714	283	(118)	1,970	1	-	(1,157)	6,285	
管理開支 (-) Management expenses (-)	(17,820)	(10,272)	-	(1,662)	(2,742)	(35,019)	(3,690)	(1,874)	(2,351)	-	(1,540)	(76,970)	
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 (-)	968	402	-	(246)	(167)	(3,764)	(113)	(408)	5,738	0	(242)	2,169	
已賺取但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	(4,229)	(0)	-	320	(379)	(8,210)	(1,549)	(546)	358	-	(37)	(14,272)	
本財政年度中與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	24,922	434	-	1,251	6,037	3,554	(5,111)	(576)	5,738	0	15,842	52,092	
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 (+)	81,258	1,791	-	187	2,812	59,081	29,194	2,470	4,152	-	(1,495)	179,451	
本財政年度中與過往承保年度相關的最終淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(18,399)	12,770	-	(861)	(757)	(15,733)	(6,117)	(5,734)	(1,497)	-	1,129	(35,199)	
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(52,181)	(17,575)	-	3,909	(566)	(20,016)	(14,401)	9,202	150	-	(2,680)	(94,159)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	10,678	(3,014)	-	3,235	1,490	23,331	8,676	5,938	2,806	-	(3,046)	50,094	
本財政年度中保險負債的現時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(7,796)	1,348	0	632	557	5,517	356	(77)	(138)	-	(661)	(262)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	27,803	(1,231)	0	5,117	8,084	32,403	3,922	5,285	8,406	0	12,135	101,924	

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B: Supplementary Information												
本財政年度中已支付申索總額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	370,432	36,271	-	7,203	12,616	248,296	31,075	7,551	565	-	3,024	717,033
已支付申索淨額 Net claim paid	335,581	32,761	-	5,960	11,331	207,938	31,077	7,362	537	-	2,726	635,273
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 of	364,839	190,244	-	42,398	62,012	609,381	275,582	83,211	1,913	-	9,837	1,639,418
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	326,317	148,654	-	38,129	56,357	667,748	269,094	75,336	32	-	11,139	1,592,804
已結未決申索準備金的結轉淨額 Net case outstanding provision of	256,920	172,473	-	36,636	57,379	494,282	275,169	81,644	1,806	-	9,315	1,385,625
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	217,905	132,288	-	37,558	51,688	523,084	269,093	74,118	32	-	11,010	1,316,776
本財政年度的已撥發但未撥回申索準備金的變動 Changes in IBNR provision in current financial year												
已撥發但未撥回申索準備金的結轉毛額 Gross IBNR provision of	274,947	167,620	(0)	31,419	40,547	541,316	216,546	79,149	202,491	-	(190,191)	1,363,842
已撥發但未撥回申索準備金的承前毛額 Gross IBNR provision b/f	227,784	169,542	(0)	27,461	34,639	422,278	257,800	85,126	202,461	-	28,895	1,455,985
已撥發但未撥回申索準備金的結轉淨額 Net IBNR provision of	223,841	145,665	(0)	27,758	35,313	422,073	216,218	66,058	202,449	-	(191,249)	1,148,126
已撥發但未撥回申索準備金的承前淨額 Net IBNR provision b/f	177,233	162,204	(0)	26,014	29,717	334,709	257,698	76,457	202,414	-	27,000	1,293,447



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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	非比例保位的再保險業務 - 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 - 未減除轉分保障前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	16,047	90,329	-	7,117	10,130	115,942	190,178	59,092	-	-	901	489,737	2,053,269	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,263)	(5,721)	-	(616)	(847)	(9,784)	(14,826)	(2,832)	-	-	(87)	(35,977)	(313,855)	
財政年度轉分出的保費扣減分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(8,066)	(52,173)	-	(4,970)	(3,682)	(45,795)	(27,122)	(42,248)	-	-	(57)	(184,113)	(556,635)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,695	11,110	-	908	575	3,918	4,859	9,585	-	-	-	32,651	118,026	
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例保協的再保險業務 - 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2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	16,052	103,695	-	4,451	12,716	107,692	178,970	78,890	-	-	1,814	504,279	2,310,520	
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 (-)	(1,266)	(6,647)	-	(354)	(1,074)	(9,340)	(13,205)	(4,803)	-	-	(45)	(36,733)	(407,278)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(5,934)	(73,709)	-	(2,042)	(6,627)	(51,041)	(87,359)	(54,260)	-	-	(1,005)	(281,977)	(1,527,872)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(3,388)	(6,004)	-	(1,058)	(1,816)	(23,017)	(2,151)	(14,697)	-	-	(340)	(52,471)	(107,389)	
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(7,447)	(60,994)	-	(2,979)	(4,724)	(36,806)	(16,139)	(54,044)	-	-	(907)	(184,038)	(693,074)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	974	6,693	-	443	405	2,705	2,570	4,890	-	-	64	18,745	159,655	
與本承保年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	3,085	48,297	-	1,478	2,502	11,084	11,417	34,457	-	-	503	112,822	426,030	
本財政年度中的已淨付開支 Expenses incurred in current financial year	(1,340)	(8,724)	83	(498)	(648)	(7,957)	(10,489)	(6,454)	1	-	(140)	(36,166)	(104,683)	
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(87)	(463)	28	(50)	(19)	163	354	(876)	(0)	-	(41)	(991)	5,294	
管理開支 (-) Management expenses (-)	(1,152)	(7,365)	55	(402)	(527)	(6,333)	(9,609)	(4,812)	-	-	(92)	(30,237)	(107,207)	
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 (-)	(101)	(896)	-	(46)	(103)	(1,788)	(1,234)	(765)	1	-	(7)	(4,939)	(2,770)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	3	(1,041)	2	3	(720)	(995)	(6,080)	(253)	-	-	(0)	(9,081)	(23,353)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	4,127	7,570	85	503	1,831	15,341	59,686	(1,576)	1	-	284	87,852	139,944	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,392	5,823	(856)	379	1,192	15,979	21,975	2,960	-	-	7	49,851	229,302	
本財政年度中與過往承保年度相關的最终淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(671)	(1,697)	43	(140)	(291)	(2,167)	(3,794)	26	-	-	53	(8,638)	(43,837)	
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(780)	6,670	1,107	(1,057)	(239)	(4,953)	(17,402)	(13,050)	0	-	(1,048)	(30,753)	(124,911)	
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	941	10,795	294	(818)	662	8,858	779	(10,064)	0	-	(988)	10,460	60,554	
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 (-)	(134)	1,001	-	(19)	(129)	268	(3,312)	(1,565)	0	-	(169)	(4,060)	(4,322)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	4,934	19,366	379	(333)	2,365	24,467	57,153	(13,205)	1	-	(873)	94,252	196,176	

一般保險業務線 General Insurance Lines of Business	非比例保協的再保險業務 - 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													
本財政年度中的已履行申索總額 Claims paid in current financial year													
已履行申索毛額 Gross claim paid	3,460	24,380	-	189	1,654	23,971	32,285	8,162	-	-	-	94,100	811,133
已履行申索淨額 Net claim paid	1,714	25,051	-	189	1,654	15,800	32,185	7,915	-	-	-	84,507	719,780
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision off	7,486	258,532	-	4,170	3,663	78,577	347,227	87,747	-	-	10	787,412	2,426,829
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	4,933	206,088	-	3,816	4,068	298,932	312,939	37,992	-	-	9	868,777	2,461,581
已結未決申索準備金的結轉淨額 Net case outstanding provision off	7,467	228,429	-	4,161	3,501	74,297	327,944	80,133	-	-	10	725,942	2,111,567
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	4,917	190,481	-	3,809	3,909	278,648	300,039	32,502	-	-	9	814,313	2,131,089
本財政年度的已結數但未報險申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報險申索準備金的結轉毛額 Gross IBNR provision off	19,957	164,153	-	2,214	9,259	70,300	545,919	158,456	20	-	2,550	972,829	2,336,671
已結數但未報險申索準備金的承前毛額 Gross IBNR provision b/f	19,627	92,404	1,107	1,508	5,225	96,689	275,816	62,615	16	-	909	555,916	2,011,901
已結數但未報險申索準備金的結轉淨額 Net IBNR provision off	19,116	123,788	-	1,524	7,820	61,001	508,565	136,960	20	-	1,865	860,659	2,008,785
已結數但未報險申索準備金的承前淨額 Net IBNR provision b/f	19,544	64,996	1,107	1,501	4,611	78,554	249,443	53,069	16	-	470	473,311	1,766,758



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 2025

承保年度離岸協約再保險業務承保業績

Underwriting Results of Offshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	3,822,342	1,533,257	10,650	252,218	204,881	4,542,910	121,248	1,755,415	5,719	-	1,076,614	13,325,254	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,254,353)	(413,689)	(2,225)	(63,391)	(60,652)	(1,188,659)	(45,108)	(646,032)	(10,056)	-	(295,641)	(3,979,804)	
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(432,836)	(108,580)	825	(69,074)	(8,366)	(1,475,197)	(5,628)	(43,964)	-	-	(361,669)	(2,504,489)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	158,359	36,893	(106)	9,164	1,286	317,563	543	21,819	-	-	124,648	670,168	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的確承保業績 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 (+)	3,235,803	1,327,901	11,838	231,306	315,252	5,500,864	165,620	1,292,199	-	-	891,413	12,972,198
與本保單年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,223,707)	(335,466)	(2,327)	(67,004)	(84,595)	(1,547,787)	(46,071)	(445,513)	-	-	(197,474)	(3,949,945)
與本保單年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1,916,588)	(998,382)	(8,672)	(133,821)	(194,377)	(3,499,609)	(95,893)	(788,575)	-	-	(691,216)	(8,327,133)
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	(54,703)	8,077	635	(4,524)	177	(264,788)	(2,263)	(8,316)	-	-	64,710	(260,995)
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 (+)	(379,574)	(176,248)	(170)	(31,947)	(21,777)	(1,532,462)	(8,405)	(40,678)	-	-	(242,105)	(2,433,366)
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 (+)	109,274	53,783	11	8,860	8,877	414,993	1,548	19,443	-	-	103,512	720,301
與本保單年度轉分出的業務相關的最終申索開支 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	215,596	130,543	794	18,563	13,078	852,680	4,594	12,919	-	-	203,303	1,452,070
本財政年度中的已支付開支 Expenses incurred in current financial year	(120,926)	(83,359)	(271)	(12,919)	(11,080)	(216,852)	(7,123)	(97,222)	(163)	0	(135,595)	(685,510)
所有承保年度中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 (+)	3,144	5,829	93	(318)	(2,288)	(10,127)	(1,681)	(12,059)	3	-	1,162	(16,241)
管理開支 (-) Management expenses (-)	(118,987)	(81,475)	(375)	(4,671)	(9,554)	(188,653)	(6,222)	(75,963)	(237)	-	(129,419)	(615,554)
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 (+)	(5,083)	(7,714)	10	(7,930)	762	(18,072)	780	(9,201)	71	0	(7,338)	(53,715)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	84,389	(89,609)	302	2,756	(1,807)	11,047	(1,262)	(34,420)	-	-	10,130	(18,473)
本財政年度中與本保單年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	4,268	(170,839)	1,505	15,794	23,571	(17,125)	13,009	(81,847)	(163)	0	(58,032)	(269,857)
本財政年度中與過往承保年度相關的淨最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,152,436	445,085	1,070	30,796	117,272	1,084,214	7,563	589,317	5,719	-	129,638	3,563,111
本財政年度中與過往承保年度相關的淨最終保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(414,172)	(145,632)	(348)	(12,932)	(28,545)	(204,426)	(1,902)	(233,759)	(10,056)	-	(87,561)	(1,139,333)
本財政年度中與過往承保年度相關的淨申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(831,845)	(299,080)	1,240	(20,269)	(89,568)	(623,970)	(16,753)	(482,588)	1,292	-	98,416	(2,263,125)
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	(93,581)	373	1,962	(2,405)	(841)	255,818	(11,091)	(127,031)	(3,044)	-	140,494	160,653
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 (-)	(50,887)	(7,744)	419	(8,365)	(827)	(27,814)	(627)	(32,573)	449	-	(6,221)	(134,190)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(140,199)	(178,210)	3,886	5,024	21,903	210,879	1,290	(241,450)	(2,758)	0	76,241	(243,394)

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			財產損傷 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表B：補充資訊 Table B : Supplementary information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	2,176,415	919,197	14,147	66,630	157,547	2,091,726	20,465	736,103	1,027	-	216,918	6,400,177
已支付申索淨額 Net claim paid	1,427,150	896,631	12,951	59,959	142,604	1,636,403	19,893	697,203	1,027	-	204,473	5,098,294
本財政年度中已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	480,483	961,247	38,021	274,407	426,161	6,286,551	87,996	1,692,369	9,489	-	774,835	11,031,560
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	595,264	938,892	31,956	259,220	371,980	6,244,805	92,816	1,506,259	9,950	-	741,900	10,793,042
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	437,761	944,025	24,724	245,167	407,816	5,066,665	87,948	1,559,110	6,822	-	413,174	9,193,212
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	539,343	917,197	20,428	232,284	350,774	5,023,482	92,352	1,373,768	7,084	-	406,808	8,963,520
本財政年度中已撥發但未報驗申索準備金的變動 Changes in IBNR provision in current financial year												
已撥發但未報驗申索準備金的結轉毛餘額 Gross IBNR provision c/f	4,086,755	1,513,110	27,011	287,582	324,432	4,518,521	118,536	5,161,285	30,878	-	1,934,339	18,002,450
已撥發但未報驗申索準備金的承前毛餘額 Gross IBNR provision b/f	3,582,463	1,405,153	33,281	253,607	371,278	4,679,701	85,180	5,046,187	30,661	-	1,801,306	17,288,816
已撥發但未報驗申索準備金的結轉淨餘額 Net IBNR provision c/f	3,546,686	1,452,628	25,388	278,257	278,012	3,457,065	118,098	4,990,587	30,878	-	1,417,155	15,594,756
已撥發但未報驗申索準備金的承前淨餘額 Net IBNR provision b/f	2,594,539	1,352,342	31,171	247,499	323,822	3,623,315	85,422	4,852,894	30,661	-	1,234,966	14,376,631



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二五年一月至六月

January to June 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	非比例保約再保險業務 - 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 - 未扣除轉分保保額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	108,007	798,313	1,212	21,823	76,944	2,502,496	58,699	469,190	30,181	-	54,109	4,120,972	17,446,226	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,803)	(93,561)	(40)	(1,816)	(8,097)	(237,020)	(5,832)	(73,360)	(4,425)	-	(5,536)	(433,491)	(4,413,295)	
財政年度轉分出的保費扣減分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(6,508)	(14,523)	-	(9,814)	(10,216)	(740,407)	(280)	(8,455)	-	-	-	(790,204)	(3,294,693)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,240	262	-	1,592	1,075	54,941	24	1,998	-	-	-	61,133	731,301	
該年度在香港承保的保單數目 (假位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例保協約再保險業務 - 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2：本年度未計入貼現變動後的總承保業績 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 (+)	100,979	606,877	1,212	21,133	78,992	2,242,698	55,341	403,429	31,951	-	48,467	3,591,079	16,563,277	
與本承保年度相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(2,902)	(67,674)	(40)	(1,643)	(7,158)	(204,568)	(5,590)	(68,313)	(4,655)	-	(4,954)	(367,500)	(4,317,444)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(84,872)	(610,473)	(636)	(12,169)	(38,874)	(1,202,651)	(37,317)	(245,268)	(6,806)	-	(17,725)	(2,256,793)	(10,583,926)	
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	(2,263)	(12,929)	-	(2,851)	(6,785)	(403,192)	(1,445)	139	-	-	-	(429,326)	(690,321)	
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(7,229)	(18,676)	-	(11,550)	(16,429)	(801,631)	(3,720)	(7,458)	-	-	-	(866,692)	(3,300,059)	
與本承保年度轉分出的業務相關的最终再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	997	225	-	1,873	1,420	60,534	-	636	-	-	-	65,684	785,986	
與本承保年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	3,969	5,521	-	6,827	8,224	337,905	2,274	6,961	-	-	-	371,681	1,823,752	
本財政年度中已承付開支 Expenses incurred in current financial year	(2,910)	(43,449)	(145)	(1,337)	(2,637)	(151,929)	(2,685)	(22,394)	(1,423)	-	(2,448)	(231,357)	(916,867)	
所有承保年度的中保負債中未分配的理賠開支的變動 (-) Changes in UL&AE in claims liabilities for all underwriting years (-)	(73)	(1,237)	(19)	(174)	453	(4,216)	(267)	(1,161)	(20)	-	(30)	(6,745)	(22,986)	
管理開支 (-) Management expenses (-)	(2,718)	(33,088)	(84)	(1,054)	(3,029)	(105,420)	(2,310)	(19,880)	(1,248)	-	(2,177)	(171,008)	(786,562)	
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 (-)	(119)	(9,124)	(43)	(109)	(61)	(42,293)	(108)	(1,353)	(155)	-	(241)	(53,604)	(107,319)	
已確定但未生效合約的利潤的變動 (+) Change in implicit profit for bound but not inception contracts (+)	(1,139)	(28,045)	-	242	(1,103)	(70,794)	(29)	(30,043)	(2,366)	-	(36,721)	(169,998)	(188,471)	
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	6,893	(155,693)	390	3,375	22,435	209,563	8,275	37,549	16,700	-	(13,382)	136,104	(133,753)	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	11,446	206,228	877	2,144	20,533	585,951	10,819	75,252	(1,770)	-	5,931	917,410	4,480,521	
本財政年度中與過往承保年度相關的最终淨再保險開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(1,739)	(30,771)	(46)	(450)	(2,959)	(68,097)	(1,197)	(6,524)	230	-	(448)	(112,001)	(1,251,334)	
本財政年度中與過往承保年度相關的最终中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	6,529	(214,752)	(489)	(13,288)	(10,301)	(190,817)	(8,043)	(226,765)	(1,114)	-	1,110	(657,930)	(2,921,055)	
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	16,236	(39,295)	342	(11,595)	7,272	327,036	1,579	(158,037)	(2,654)	-	6,594	147,479	308,132	
本財政年度中保險負債的保時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2,218)	(42,365)	(22)	(1,967)	(1,888)	(24,798)	(1,941)	(28,156)	(1,054)	-	(906)	(105,316)	(239,507)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	20,910	(237,353)	710	(10,187)	27,819	511,802	7,913	(148,645)	12,993	-	(7,695)	178,267	(65,127)	

一般保險業務線 General Insurance Lines of Business	非比例保協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表B：補充資訊 Table B :Supplementary information													
本財政年度中的已承付申索總額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	36,440	81,333	-	719	25,882	861,389	7,525	93,168	-	-	22	1,106,478	7,506,655
已支付申索淨額 Net claim paid	35,977	80,595	-	566	20,210	680,758	7,515	91,386	-	-	22	917,027	6,015,321
本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision off	16,703	1,255,399	-	47,048	95,192	3,106,012	117,151	608,478	-	-	5,886	5,251,866	16,283,426
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	17,741	1,144,901	-	27,737	118,581	2,948,601	107,546	514,304	-	-	6,006	4,885,417	15,678,459
已結未決申索準備金的結轉淨餘額 Net case outstanding provision off	15,618	1,237,460	-	29,288	80,351	2,398,850	115,592	598,249	-	-	5,886	4,481,295	13,674,508
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	17,292	1,128,710	-	13,585	96,048	2,092,494	106,150	506,395	-	-	6,006	3,966,679	12,930,200
本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未報賠申索準備金的結轉毛餘額 Gross IBNR provision off	39,210	1,038,910	1,751	20,548	231,034	1,723,959	109,358	1,358,685	22,781	-	81,992	4,628,230	22,630,680
已結數但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	60,261	856,973	1,004	18,443	78,456	1,986,809	176,100	1,278,218	17,934	-	74,853	4,549,049	21,837,865
已結數但未報賠申索準備金的結轉淨餘額 Net IBNR provision off	16,618	1,027,513	1,751	16,300	190,550	1,377,069	107,187	1,334,003	22,781	-	81,992	4,175,766	19,770,521
已結數但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	39,766	846,531	1,004	12,068	66,170	1,563,272	174,693	1,262,344	17,934	-	74,853	4,058,634	18,435,265