



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

															(港幣千元) (HK\$ '000)		
一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business																
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage				
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																	
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																	
毛保費 (+) Gross premium written (+)	11,714,574	3,790,912	1,538,731	940,934	2,457,114	1,767,871	49,344	441,676	47,307	175,683	54,283	544,262	713,733	2,925,210	1,423,319		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(895,225)	(484,338)	(526,124)	(231,503)	(595,177)	(297,230)	(1,363)	(72,237)	(9,535)	(18,122)	(10,164)	(79,561)	(110,953)	(540,440)	(447,891)		
財政年度分出的保費和分出自保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																	
付給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,360,294)	(574,297)	(380,605)	(287,054)	(621,023)	(435,800)	(47,164)	(254,167)	(28,222)	(148,078)	(25,007)	(247,255)	(523,972)	(2,010,277)	(481,597)		
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	285,847	116,392	177,786	105,730	214,723	82,821	2,000	49,627	6,495	5,507	6,180	32,356	127,936	371,824	138,584		
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)	21,004	404,216	2,796,348	679,046	555,352	195,343	1,450	6,748	12,408	2,196	418	80,662	35,988	254,379	1,014,524		

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表2：本年度未計入結算變動的總承保業績 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 (+)	9,868,526	3,647,487	1,403,396	917,036	2,395,928	1,634,625	44,319	432,360	46,480	116,844	46,959	489,332	628,601	2,671,933	1,374,891
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(854,420)	(498,920)	(501,596)	(236,202)	(589,285)	(289,309)	(1,276)	(79,489)	(9,783)	(13,420)	(9,183)	(74,879)	(100,923)	(511,751)	(456,770)
與本意外年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	(8,316,451)	(2,405,164)	(575,636)	(471,154)	(1,293,075)	(1,062,533)	(15,435)	(254,612)	(16,415)	(79,026)	(28,145)	(468,977)	(313,605)	(1,000,448)	(462,599)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(70,165)	(123,822)	(64,930)	7,932	(90,210)	(82,205)	(25,922)	(75,537)	(10,380)	(22,722)	(2,599)	118,111	(78,650)	(763,875)	(113,253)
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(1,957,070)	(563,852)	(340,659)	(275,949)	(587,037)	(376,142)	(42,214)	(243,923)	(27,855)	(96,716)	(22,510)	(219,812)	(431,484)	(1,830,251)	(445,206)
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 (+)	266,594	112,468	160,217	101,601	205,697	75,780	1,798	48,814	6,266	4,976	5,669	30,899	114,476	338,582	133,996
與本意外年度分出的業務相關的最終中支總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	1,620,311	327,562	115,512	182,280	291,130	218,157	14,493	119,572	11,210	69,018	14,243	307,025	238,357	727,794	197,958
本財政年度中的已支付開支 Expenses incurred in current financial year	(894,722)	(518,449)	(239,778)	(179,441)	(326,908)	(214,211)	(5,305)	(35,458)	(2,307)	(16,309)	(4,759)	(96,738)	(82,106)	(266,085)	(294,165)
所有意外年度的中支負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(13,308)	(1,815)	(6,555)	(2,394)	262	(9,417)	100	(5,115)	3,526	(9,986)	995	(5,622)	(4,282)	2,218	5,170
管理開支 (-) Management expenses (-)	(881,415)	(516,635)	(233,222)	(177,047)	(327,170)	(204,795)	(5,405)	(30,343)	(5,833)	(6,322)	(5,753)	(91,117)	(77,824)	(268,303)	(299,335)
未賺取利潤的變動 (+) Change in unearned profit (+)	(88,276)	2,185	10,033	4,432	(6,467)	(9,740)	(29)	(517)	484	(13,451)	(281)	2,323	16,314	14,900	(6,042)
本財政年度中與本年度相關的淨未結賬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	(355,509)	103,318	31,490	42,602	89,983	(23,374)	(3,648)	(13,254)	8,079	(28,083)	1,992	(30,828)	69,631	144,675	42,063
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本財政年度中與過往年度相關的淨未結賬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	(266,851)	102,446	(1,402)	(12,706)	47,688	(127,327)	(2,692)	44,791	12,582						



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

														(百萬元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	直接業務 Direct Business													
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				總額 Total
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross premium written (+)	1,450,510	4,294,944	27,077	1,427,279	556,010	653,589	951,527	715,543	128,258	450,622	109,640	123,289	39,473,243	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(137,327)	(912,372)	(6,388)	(284,013)	(95,506)	(112,948)	(178,768)	(176,446)	-	(48,862)	(11,795)	(25,500)	(6,309,788)	
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 (-)	(375,959)	(721,267)	(8,402)	(452,716)	(339,811)	(323,279)	(416,781)	(70,387)	(13,534)	(340,693)	(91,337)	(47,401)	(11,626,378)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	74,962	199,269	1,631	107,190	90,460	87,605	86,852	17,725	-	156,315	15,901	10,413	2,572,132	
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)	9,702	306,756	8,285	720,175	4,360	8,314	262,483	8,137	791	138,333	29,423	342,604	7,899,445	

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business														總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others					
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others			
表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															
本財政年度中的當前保費毛額 (+) Gross earned premium in current financial year (+)	1,606,829	3,973,448	27,959	1,344,332	597,441	759,343	988,231	1,114,009	46,635	529,473	97,376	129,146	36,932,939		
本財政年度中的獲取開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(145,398)	(881,443)	(6,391)	(270,042)	(93,990)	(113,302)	(181,936)	(176,801)	-	(59,750)	(11,768)	(25,529)	(6,193,554)		
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,377,895)	(2,215,288)	(6,681)	(544,811)	(212,949)	(333,498)	(503,995)	(52,561)	-	(175,113)	(26,181)	(40,618)	(22,252,865)		
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	20,381	(122,647)	(4,043)	(146,860)	(122,046)	(97,721)	(98,770)	(107,299)	(9,362)	(174,599)	(40,766)	(23,524)	(2,325,482)		
本財政年度中分出的當前保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(470,372)	(659,925)	(7,821)	(428,119)	(353,679)	(355,994)	(450,348)	(133,254)	(9,362)	(343,636)	(80,119)	(51,035)	(10,804,343)		
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 (+)	76,077	190,007	1,583	100,716	88,985	85,167	91,407	21,715	-	134,682	12,204	10,924	2,421,300		
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 (+)	414,676	347,271	2,195	180,543	142,648	173,106	260,171	4,240	-	34,355	27,149	16,587	6,057,562		
本財政年度中的已承付開支 Expenses incurred in current financial year	(162,354)	(621,127)	(2,641)	(214,820)	(85,024)	(122,721)	(164,220)	(48,933)	(13,799)	(99,949)	(14,343)	(20,218)	(4,746,891)		
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 (-)	(13,064)	(32,827)	656	(7,750)	6,305	634	(24,553)	(16)	-	(5,092)	(489)	696	(121,723)		
管理開支 (-) Management expenses (-)	(149,291)	(588,299)	(3,297)	(207,070)	(91,330)	(123,355)	(139,667)	(48,917)	(13,799)	(94,857)	(13,854)	(20,914)	(4,625,168)		
未滿期利潤的變動 (+) Change in unearned profit (+)	20,956	12,951	(137)	1,717	9,047	4,576	(2,917)	(12,704)	-	(1,137)	295	(5,357)	(46,840)		
本財政年度中與本年度相關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	(37,483)	145,895	8,066	169,515	92,479	96,677	36,394	715,712	23,474	18,925	4,612	13,900	1,367,307		
本財政年度中與過往年度相關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	37,224	522,037	4,928	201,544	(43,490)	(150)	145,589	(16,315)	-	84,565	6,416	6,437	1,179,748		
本財政年度中申索負債的同時估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(24,484)	(9,085)	1,100	(5,597)	1,198	(1,611)	(23,712)	(126)	-	(3,232)	40	860	(84,281)		
未貼現承保業績 - 利潤(或虧) Undiscounted Underwriting Results - Profit(Loss)	(24,742)	658,847	14,094	365,462	50,187	94,916	158,272	699,271	23,474	100,258	11,069	21,198	2,462,774		

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others		
表S - 補充資訊 Table S :Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	1,001,451	1,604,597	7,265	330,156	102,898	232,764	289,530	52,396	-	78,141	41,901	33,892	19,803,764	
已償付申索淨額 Net claim paid	618,057	1,270,626	6,834	167,257	62,423	96,415	146,051	47,010	-	47,804	16,623	26,940	14,452,631	
本財政年度的已釐未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已釐未決申索準備金的結轉毛餘額 Gross case outstanding provision c/t	3,492,323	4,409,717	35,771	1,821,043	951,895	371,852	551,687	24,159	-	164,676	156,619	16,087	24,451,956	
已釐未決申索準備金的承前毛餘額 Gross case outstanding provision b/t	3,392,640	4,492,779	43,768	1,685,283	339,956	447,997	788,820	3,339	-	188,873	185,207	31,240	24,393,081	
已釐未決申索準備金的結轉淨餘額 Net case outstanding provision c/t	2,526,053	3,677,797	28,691	1,077,172	457,353	125,085	327,328	23,098	-	78,515	50,547	13,421	15,403,773	
已釐未決申索準備金的承前淨餘額 Net case outstanding provision b/t	2,449,453	3,720,575	34,981	978,584	109,115	175,873	519,853	3,159	-	102,765	70,105	22,017	15,218,780	
本財政年度的已釐數但未報申索準備金的變動 Changes in IBNR provision in current financial year														
已釐數但未報申索準備金的結轉毛餘額 Gross IBNR provision c/t	3,577,469	4,900,580	14,941	1,223,182	1,360,804	1,585,305	1,902,548	35,274	-	399,431	20,033	69,250	22,946,098	
已釐數但未報申索準備金的承前毛餘額 Gross IBNR provision b/t	3,349,906	4,753,868	15,258	1,285,728	1,521,304	1,424,878	1,960,171	25,641	-	353,342	18,432	61,720	21,769,966	
已釐數但未報申索準備金的結轉淨餘額 Net IBNR provision c/t	2,239,382	3,947,191	5,521	530,151	487,487	630,819	920,885	31,470	-	104,856	9,994	36,585	13,693,269	
已釐數但未報申索準備金的承前淨餘額 Net IBNR provision b/t	2,067,137	3,877,743	5,976	646,062	791,790	520,276	746,947	22,617	-	67,551	12,923	29,895	13,348,277	

註(1)：新的風險為本資本制度(RBC)於 2024 年 7 月 1 日實施，一套新的監管申報表因此而產生。這份報告是建基於這些新的監管申報表，其中要求公司根據其財政年度，而不是日曆年度匯報其承保業績數據。因此，就某些財政年度結束日期不在 12 月 31 日的公司，本報告並不包含其2024 年財政年度開始之前的數據。例如，如果公司的財政年度結束日期為 3 月 31 日，則此報告只包含其從 2024 年 4 月 1 日到本申報表季末的資料，而其2024 財政年度開始之前（即上述範例中的 2024 年 1 月 1 日至 2024 年 3 月 31 日）的相關資料，則會



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January to September 2024
意外年度在岸直接業務承保業績
Underwriting Results of Onshore Direct Business in Accident Year Basis

															(港幣千元) (HK\$'000)	
一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore															
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																
財政年度保費收入及佣金 - 未扣除再保險額 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross premium written (+)	11,305,683	3,785,298	1,470,750	871,221	2,388,231	1,753,307	27,532	304,068	46,608	53,664	50,542	532,817	692,233	2,554,111	1,322,684	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(866,709)	(483,288)	(515,497)	(220,052)	(584,010)	(295,561)	(126)	(46,262)	(9,372)	(6,518)	(9,402)	(78,720)	(109,508)	(496,881)	(378,222)	
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,319,020)	(574,287)	(366,597)	(278,150)	(606,399)	(430,163)	(27,476)	(185,164)	(27,928)	(41,196)	(23,443)	(237,746)	(504,878)	(1,689,301)	(472,467)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	281,091	116,560	172,897	102,971	211,434	82,122	1,500	32,662	6,420	5,500	5,916	31,386	124,919	317,092	139,284	
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)	20,876	403,716	2,733,343	661,837	497,094	190,256	62	5,980	12,305	928	376	80,107	35,292	249,681	995,089	

(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															
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	9,494,651	3,642,146	1,341,208	851,935	2,331,133	1,622,778	24,003	293,838	45,717	40,230	43,842	479,835	611,743	2,308,241	1,275,379
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(827,332)	(497,877)	(491,164)	(224,544)	(576,803)	(287,407)	(110)	(47,380)	(9,592)	(5,079)	(8,500)	(74,153)	(99,266)	(465,887)	(386,332)
與本意外年度相關的溢額中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	(7,993,431)	(2,402,093)	(548,245)	(436,348)	(1,264,142)	(1,055,401)	(5,337)	(139,732)	(16,161)	(17,959)	(26,536)	(463,584)	(307,968)	(870,373)	(458,480)
與本意外年度相關的已付出的業務業績 Ceded business result, relating to current accident year	(58,163)	(123,821)	(63,303)	8,002	(91,379)	(81,416)	(17,192)	(72,037)	(10,190)	(14,674)	(2,315)	121,540	(71,662)	(617,099)	(108,762)
本財政年度中分出的溢額保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(1,918,937)	(563,843)	(327,980)	(267,368)	(572,869)	(371,645)	(23,954)	(175,654)	(27,484)	(31,138)	(21,233)	(211,759)	(416,380)	(1,514,372)	(439,739)
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 (+)	261,854	112,468	155,315	98,229	202,620	75,272	1,339	32,191	6,170	4,956	5,434	30,129	111,657	282,126	133,393
與本意外年度分出的業務相關的溢額中支毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	1,598,921	327,553	109,363	177,142	278,869	214,957	5,423	71,427	11,124	11,508	13,484	303,170	233,061	615,147	197,584
本財政年度中的已承付開支 Expenses incurred in current financial year	(883,231)	(517,868)	(229,680)	(175,486)	(323,285)	(213,013)	(277)	(26,164)	(2,244)	2,947	(5,016)	(95,951)	(81,421)	(235,438)	(292,763)
所有意外年度的申索負債中未分配的保額開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(13,047)	(1,821)	(6,044)	(2,522)	147	(8,996)	(15)	(3,617)	3,526	5,406	438	(5,637)	(4,400)	4,611	5,190
管理開支 (-) Management expenses (-)	(870,184)	(516,047)	(223,636)	(172,964)	(323,432)	(204,017)	(262)	(22,547)	(5,770)	(2,459)	(5,454)	(90,314)	(77,021)	(240,049)	(297,953)
未溢額利潤的變動 (+) Change in unearned profit (+)	(60,793)	1,995	9,840	4,469	(7,092)	(10,178)	(1)	(1,145)	485	1,173	(278)	2,290	16,406	15,393	(6,220)
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	(328,299)	102,482	18,656	28,029	68,432	(24,637)	1,087	7,380	8,015	6,638	1,197	(30,022)	67,832	134,836	22,822
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	(254,367)	102,810	1,873	(11,123)	47,554	(121,987)	(17)	2,214	12,439	124,735	9,096	129,571	28,220	175,323	25,296
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	(254,367)	102,810	1,873	(11,123)	47,554	(121,987)	(17)	2,214	12,439	124,735	9,096	129,571	28,220	175,323	25,296
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Changes in Risk Margin for claims liabilities in current financial year (-)	(16,843)	(1,642)	(108)	(1,074)	750	(1,074)	4	(3,660)	1,363	5,252	592	(4,697)	7,740	3,236	25
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(599,509)	203,650	20,421	15,831	116,736	(150,796)	1,073	5,934	21,817	136,625	10,886	94,852	103,792	313,395	48,143



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
意外年度在岸直接業務承保業績
Underwriting Results of Onshore Direct Business in Accident Year Basis

														(每千元) (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	營業中斷 Business Interruption	其他 Others		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded														
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross premium written (+)	1,433,844	4,215,275	25,020	1,394,907	502,533	631,993	889,650	715,543	128,258	426,801	90,535	115,314	37,728,424	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(132,799)	(897,718)	(6,057)	(278,884)	(82,646)	(110,442)	(167,244)	(176,446)	-	(44,271)	(10,577)	(24,521)	(6,031,733)	
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 (-)	(375,714)	(712,839)	(7,345)	(432,285)	(293,414)	(306,304)	(388,938)	(70,387)	(13,534)	(322,052)	(72,974)	(42,085)	(10,822,087)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	74,940	199,166	1,865	102,712	74,297	84,490	81,744	17,725	-	150,678	13,588	9,717	2,442,677	
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)	8,688	303,397	7,476	712,668	4,147	7,814	261,881	8,137	791	138,279	29,368	342,411	7,711,999	

(萬港元)
(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	營業中斷 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														
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	1,588,993	3,905,933	25,639	1,307,227	544,686	735,347	913,685	1,114,009	46,635	476,429	80,115	107,333	35,252,712	
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(140,030)	(866,449)	(6,039)	(264,157)	(83,882)	(110,711)	(165,814)	(176,801)	-	(55,472)	(10,201)	(22,659)	(5,903,641)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,376,902)	(2,169,701)	(6,447)	(527,705)	(199,864)	(325,248)	(479,992)	(52,561)	-	(174,701)	(20,549)	(36,490)	(21,375,949)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	20,658	(127,626)	(2,773)	(140,478)	(101,807)	(86,356)	(74,069)	(107,299)	(9,362)	(135,351)	(34,790)	(20,433)	(2,022,155)	
本財政年度中分出的溢利和虧損 Premium earned in current financial year on business ceded to reinsurers (-)	(470,041)	(652,566)	(6,822)	(404,422)	(310,161)	(337,583)	(405,903)	(133,254)	(9,362)	(298,819)	(63,662)	(38,803)	(10,015,754)	
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 (+)	76,059	188,766	1,583	95,932	75,780	82,241	82,581	21,715	-	129,306	9,648	8,990	2,285,754	
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 (+)	414,640	336,174	2,466	168,012	132,575	168,986	249,253	4,240	-	34,162	19,225	9,380	5,707,845	
本財政年度中的已承付開支 Expenses incurred in current financial year	(162,307)	(616,020)	(2,261)	(214,211)	(81,154)	(120,296)	(159,978)	(48,933)	(13,799)	(95,439)	(13,036)	(19,950)	(4,626,271)	
所有意外年度的申索負債中未分配的溢利和虧損的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(13,131)	(32,191)	605	(10,783)	6,142	543	(24,678)	(16)	-	(5,085)	(341)	80	(105,635)	
管理開支 (-) Management expenses (-)	(149,177)	(583,829)	(2,866)	(203,428)	(87,296)	(120,839)	(135,300)	(48,917)	(13,799)	(90,355)	(12,695)	(20,030)	(4,520,637)	
未滿期利潤的變動 (+) Change in unearned profit (+)	21,514	19,292	(371)	1,673	8,960	4,779	(2,452)	(12,704)	-	(1,203)	255	(1,425)	4,661	
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	(48,075)	145,430	7,748	162,349	86,940	97,516	31,380	715,712	23,474	14,262	1,795	6,377	1,329,356	
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 (-)	35,236	517,226	4,336	186,459	(37,625)	2,024	119,259	(16,315)	-	79,095	6,428	5,055	1,172,816	
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	35,236	517,226	4,336	186,459	(37,625)	2,024	119,259	(16,315)	-	79,095	6,428	5,055	1,172,816	
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 (-)	(24,766)	(8,433)	1,033	(5,601)	706	(1,523)	(21,419)	(126)	-	(3,227)	58	39	(76,492)	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(37,605)	654,222	13,118	343,207	50,021	98,017	129,220	699,271	23,474	90,130	8,281	11,471	2,425,680	

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	營業中斷 Business Interruption	其他 Others		
表5：補充資訊 Table 5 :Supplementary Information														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索毛額 Gross claim paid	999,265	1,578,573	7,098	325,425	89,726	228,987	287,047	52,396	-	78,097	11,754	33,453	18,988,444	
已償付申索淨額 Net claim paid	615,954	1,246,052	6,667	166,029	55,816	96,278	144,329	47,010	-	47,804	1,614	26,585	13,929,506	
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	3,487,397	4,373,495	35,715	1,814,781	931,592	359,255	519,448	24,159	-	164,676	20,774	15,985	22,729,129	
已結未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,383,816	4,460,060	43,766	1,677,905	306,249	443,350	775,262	3,339	-	188,873	21,392	30,899	22,860,042	
已結未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,521,187	3,645,047	28,654	1,074,729	440,854	122,476	306,139	23,098	-	78,515	1,337	13,407	14,949,986	
已結未決申索準備金的承前淨餘額 Net case outstanding provision b/f	2,441,462	3,690,411	34,836	975,997	85,756	173,244	511,050	3,159	-	102,765	3,488	21,859	14,854,888	
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餘額 Gross IBNR provision c/f	3,577,435	4,859,318	13,067	1,181,353	1,164,038	1,553,234	1,826,371	35,274	-	390,221	15,836	67,693	22,008,940	
已結數但未報賬申索準備金的承前毛餘額 Gross IBNR provision b/f	3,349,886	4,715,385	13,811	1,225,211	1,347,100	1,395,647	1,809,846	25,641	-	341,741	18,254	60,597	20,794,369	
已結數但未報賬申索準備金的結轉淨餘額 Net IBNR provision c/f	2,239,367	3,920,870	4,564	520,639	398,446	618,097	880,457	31,470	-	102,822	9,793	31,934	13,354,341	
已結數但未報賬申索準備金的承前淨餘額 Net IBNR provision b/f	2,067,128	3,852,791	5,360	624,618	710,653	512,956	678,838	22,617	-	60,223	12,841	29,460	12,923,654	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
意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 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore															
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																
財政年度保費收入及佣金 - 未減除外保額 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross premium written (+)	408,891	5,614	67,981	69,713	68,882	14,565	21,812	137,608	699	122,018	3,742	11,444	21,499	371,098	100,635	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(28,516)	(1,051)	(10,627)	(11,451)	(11,167)	(1,669)	(1,237)	(25,975)	(164)	(11,604)	(761)	(841)	(1,446)	(43,558)	(69,670)	
財政年度分出的保費稅分及再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
分出再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(41,274)	(10)	(14,008)	(8,904)	(14,624)	(5,637)	(19,688)	(69,003)	(294)	(106,882)	(1,564)	(9,509)	(19,094)	(320,976)	(9,129)	
再分出的與再保險相關的再保險保費 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	4,756	(169)	4,888	2,759	3,289	699	500	16,965	75	7	264	970	3,018	54,731	(700)	
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)	128	500	63,005	17,209	58,258	5,087	1,388	768	103	1,268	42	555	696	4,698	19,435	

一般保險業務總線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering			商業 - 其他 Commercial - Others	個人財產保險 Personal Line
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others						
表2：本年度未列入損益變動表的承保業績 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 (+)	373,874	5,341	62,188	65,101	64,794	11,847	20,316	138,521	764	76,614	3,117	9,496	16,858	363,692	99,512		
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(27,088)	(1,043)	(10,431)	(11,659)	(12,482)	(1,902)	(1,166)	(32,109)	(191)	(8,341)	(683)	(726)	(1,656)	(45,863)	(70,438)		
與本意外年度有關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(323,019)	(3,071)	(27,390)	(34,807)	(28,932)	(7,133)	(10,098)	(114,880)	(255)	(61,067)	(1,609)	(5,393)	(5,637)	(130,075)	(4,119)		
與本意外年度有關的溢利保費毛額的溢利保費 Ceded business result, relating to current accident year	(12,002)	(1)	(1,627)	(70)	1,169	(789)	(8,730)	(3,500)	(190)	(8,048)	(284)	(3,429)	(6,989)	(146,776)	(4,490)		
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(38,132)	(10)	(12,679)	(8,581)	(14,168)	(4,497)	(18,260)	(68,269)	(372)	(65,577)	(1,277)	(8,053)	(15,104)	(315,878)	(5,467)		
本財政年度中分出的溢利保費的溢利保費 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	4,740	-	4,902	3,372	3,077	508	459	16,623	96	19	234	770	2,820	56,456	603		
與本意外年度中分出的溢利保費有關的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	21,390	9	6,150	5,138	12,261	3,200	9,070	48,145	86	57,510	758	3,854	5,296	112,646	374		
本財政年度中的已支付開支 Expenses incurred in current financial year	(11,492)	(581)	(10,098)	(3,955)	(6,623)	(1,198)	(5,028)	(9,294)	(63)	(19,256)	257	(788)	(685)	(30,647)	(1,402)		
所有意外及意外中溢利保費的溢利保費的溢利保費 (-) Changes in ULAE in claims liabilities for all accident years (-)	(261)	7	(511)	128	115	(420)	115	(1,498)	-	(15,392)	557	15	118	(2,393)	(20)		
管理開支 (-) Management expenses (-)	(11,231)	(588)	(9,586)	(4,083)	(3,738)	(778)	(5,143)	(7,795)	(63)	(3,864)	(300)	(803)	(803)	(28,254)	(1,383)		
未減利潤的溢利保費 (+) Change in unearned profit (+)	(27,483)	191	193	(36)	625	438	(28)	628	(1)	(14,623)	(3)	33	(92)	(493)	178		
本財政年度中與本年度有關的淨未折現溢利保費的溢利保費 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(27,210)	836	12,835	14,574	21,551	1,263	(4,734)	(20,634)	64	(34,721)	795	(806)	1,799	9,839	19,240		
本財政年度中與過往年度有關的淨未折現溢利保費的溢利保費 Changes in net ultimate claims relating to prior accident years in current financial year (-)	(12,484)	(363)	(3,275)	(1,583)	134	(5,341)	(2,675)	42,578	143	(85,194)	7,893	15,153	320	3,943	80		
本財政年度中與過往年度有關的淨未折現溢利保費的溢利保費 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(12,484)	(363)	(3,275)	(1,583)	134	(5,341)	(2,675)	42,578	143	(85,194)	7,893	15,153	320	3,943	80		
本財政年度中與溢利保費有關的溢利保費估計溢利保費的溢利保費 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(1,073)	16	(1,119)	235	297	(517)	-	(660)	(2)	(2,878)	1	4	17	(739)	16		
未減損溢利保費 - 溢利(虧損) Undiscounted Underwriting Results - Profit(Loss)	(40,767)	489	8,441	13,226	21,983	(4,595)	(7,410)	21,284	205	(122,793)	8,689	14,351	2,136	13,042	19,337		

一般保險業務總線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others						
表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	340,388	3,200	4,075	21,175	26,040	7,684	5,668	71,042	-	84,190	430	122	690	167,142	304		
已支付申索淨額 Net claim paid	321,058	3,201	2,248	19,712	18,048	3,396	5,668	31,274	-	38,649	482	40	119	27,065	263		
本財政年度前已結算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算毛撥額 Gross case outstanding provision off	5,311	20	7,141	14,790	38,921	13,618	207	212,362	-	922,614	1,314	8,652	17,937	231,327	58		
已結未決申索準備金的結算毛撥額 Gross case outstanding provision btl	18,016	17	6,996	15,947	43,946	11,391	-	218,091	-	539,324	669	15,386	23,033	375,187	44		
已結未決申索準備金的結算淨撥額 Net case outstanding provision off	5,311	20	6,717	14,129	25,455	8,511	207	100,526	-	102,096	740	3,256	172	56,990	40		
已結未決申索準備金的結算淨撥額 Net case outstanding provision btl	18,016	17	6,562	14,851	25,792	6,057	-	102,503	-	(41,253)	357	4,028	166	84,308	32		
本財政年度前已結算未報稅申索準備金的變動 Changes in IBNR provision in current financial year																	
已結算未報稅申索準備金的結算毛撥額 Gross IBNR provision off	68,198	360	31,527	17,501	38,095	9,760	59,075	92,562	-	52,433	606	4,625	22,402	129,807	5,232		
已結算未報稅申索準備金的結算毛撥額 Gross IBNR provision btl	58,135	261	14,236	16,176	44,678	1,004	36,129	108,498	-	57,957	16,799	6,257	36,011	98,143	14,183		
已結算未報稅申索準備金的結算淨撥額 Net IBNR provision off	57,669	346	23,803	13,852	17,111	4,430	662	47,991	25	(32,366)	243	1,041	595	13,652	3,991		
已結算未報稅申索準備金的結算淨撥額 Net IBNR provision btl	49,406	225	12,420	11,783	19,506	800	2,833	58,616	-	23,935	8,174	1,279	513	10,604	13,096		



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
意外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

		直接業務 - 離岸 Direct Business - Offshore													
一般保險業務線 General Insurance Lines of Business	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability				金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others				總額 Total
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業疏忽、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
圖1：已承保及分出的業務的銷售佣金再保資訊 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度所賺收入及佣金 - 未扣除前總額 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross premium written (+)	16,666	79,670	2,057	32,373	53,476	21,596	61,877	-	-	23,821	19,106	7,975	1,744,819		
向業務相關的佣金支賬 (-) Gross commission, relating to business written (-)	(4,528)	(14,654)	(331)	(5,130)	(12,859)	(2,506)	(11,524)	-	-	(4,591)	(1,217)	(979)	(278,054)		
財政年度所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 (-)	(246)	(8,428)	(1,057)	(20,430)	(46,398)	(16,975)	(27,843)	-	-	(18,641)	(18,362)	(5,316)	(804,291)		
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	22	103	(234)	4,478	16,163	3,115	5,107	-	-	5,637	2,314	695	129,455		
該年度在香港承保的保單數目 (總數) Number of policies written in Hong Kong during the year (in unit)	1,014	3,359	809	7,507	213	500	602	-	-	54	55	193	187,446		

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others						
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業疏忽、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附註 2：本年度未計入貼現變動的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢利淨額 (+) Gross earned premium in current financial year (+)	17,836	67,516	2,321	37,105	52,755	23,996	74,546	-	-	53,044	17,261	21,813	1,680,226		
本財政年度中的溢利淨額及毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(5,368)	(14,993)	(353)	(5,885)	(10,108)	(2,591)	(16,122)	-	-	(4,278)	(1,568)	(2,870)	(289,913)		
與本意外年度相關的溢利中溢利 (-) Gross ultimate claims, relating to current accident year (-)	(994)	(45,587)	(234)	(17,107)	(13,085)	(8,250)	(24,003)	-	-	(411)	(5,632)	(4,128)	(876,917)		
與本意外年度相關的已付的業務業績 Ceded business result, relating to current accident year	(277)	4,979	(1,269)	(6,382)	(20,239)	(11,366)	(24,701)	-	-	(39,248)	(5,977)	(3,090)	(303,326)		
本財政年度中已付的溢利淨額 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(331)	(7,359)	(999)	(23,697)	(43,518)	(18,412)	(44,445)	-	-	(44,817)	(16,456)	(12,232)	(788,589)		
本財政年度中已出讓的已賺取再保險保費收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	18	1,241	-	4,784	13,205	2,926	8,826	-	-	5,376	2,556	1,934	135,546		
與本意外年度中已付的溢利淨額相關的溢利中溢利 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (-)	36	11,096	(271)	12,530	10,074	4,120	10,918	-	-	193	7,924	7,207	349,717		
本財政年度中的已付開支 Expenses incurred in current financial year	(47)	(5,107)	(381)	(609)	(3,870)	(2,425)	(4,242)	-	-	(4,510)	(1,307)	(268)	(120,619)		
所有意外年度中的溢利淨額及毛額中溢利淨額的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	67	(637)	51	3,033	163	91	125	-	-	(8)	(148)	616	(16,088)		
管理開支 (-) Management expenses (-)	(114)	(4,470)	(431)	(3,642)	(4,033)	(2,516)	(4,367)	-	-	(4,502)	(1,159)	(884)	(104,531)		
未清償溢利的變動 (+) Change in unearned profit (+)	(557)	(6,341)	234	44	87	(203)	(465)	-	-	66	40	(3,932)	(51,501)		
本財政年度中溢利淨額及毛額相關的溢利淨額及毛額綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	10,592	466	318	7,166	5,539	(838)	5,013	-	-	4,663	2,818	7,524	37,950		
本財政年度中溢利淨額及毛額相關的溢利淨額及毛額綜合業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	1,987	4,811	592	15,084	(5,865)	(2,174)	26,331	-	-	5,469	(12)	1,382	6,933		
本財政年度中溢利淨額及毛額相關的溢利淨額及毛額綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	1,987	4,811	592	15,084	(5,865)	(2,174)	26,331	-	-	5,469	(12)	1,382	6,933		
本財政年度中溢利淨額及毛額相關的溢利淨額及毛額綜合業務業績 Changes in Risk Margin for claims liabilities in current financial year (-)	283	(652)	67	4	493	(88)	(2,293)	-	-	(5)	(18)	821	(7,789)		
未貼現承保溢利 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	12,862	4,624	976	22,255	167	(3,101)	29,052	-	-	10,127	2,788	9,726	37,094		

	直接業務 - 離岸 Direct Business - Offshore													
一般保險業務線 General Insurance Lines of Business	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			總額 Total	
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業疏忽、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
附註 5：補充資訊 Table 5: Supplementary Information														
本財政年度中已支付的保費 Claims paid in current financial year														
已支付中溢利 Gross claim paid	2,186	26,024	167	4,731	13,172	3,778	2,483	-	-	44	30,147	440	815,320	
已支付中溢利淨額 Net claim paid	2,102	24,575	167	1,228	6,607	138	1,722	-	-	-	15,009	355	523,125	
本財政年度中的已結未決中溢利淨額的變動 Changes in case outstanding provision in current financial year														
已結未決中溢利淨額的結轉毛額 Gross case outstanding provision c/f	4,926	36,222	56	6,263	20,303	12,597	32,239	-	-	-	135,845	102	1,722,827	
已結未決中溢利淨額的結轉毛額 Gross case outstanding provision b/f	8,824	32,718	1	7,379	33,708	4,648	13,558	-	-	0	163,815	340	1,533,039	
已結未決中溢利淨額的結轉淨額 Net case outstanding provision c/f	4,866	32,750	37	2,443	16,498	2,608	21,189	-	-	-	49,210	14	453,787	
已結未決中溢利淨額的結轉淨額 Net case outstanding provision b/f	7,991	30,165	146	2,587	23,359	2,629	8,803	-	-	-	66,618	158	363,892	
本財政年度中的已結未決中溢利淨額的變動 Changes in BNR provision in current financial year														
已結未決中溢利淨額的結轉毛額 Gross BNR provision c/f	34	41,263	1,874	41,828	196,766	32,071	76,177	-	-	9,210	4,197	1,556	937,158	
已結未決中溢利淨額的結轉毛額 Gross BNR provision b/f	20	38,483	1,447	60,517	174,203	29,231	150,325	-	-	11,602	178	1,123	975,596	
已結未決中溢利淨額的結轉淨額 Net BNR provision c/f	15	26,321	957	9,512	89,041	12,722	40,427	-	-	2,034	201	4,651	338,927	
已結未決中溢利淨額的結轉淨額 Net BNR provision b/f	9	24,952	616	21,444	81,137	7,320	68,109	-	-	7,328	82	434	424,623	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

意外年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross premium written (+)	1,788,762	105,079	28,781	677,551	680,781	4,296,644	53,687	861,609	49,867	23,564	527,035	9,093,358
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(203,538)	(33,621)	(2,841)	(74,660)	(98,566)	(517,132)	(9,201)	(166,279)	(11,642)	(5,095)	(94,372)	(1,216,947)
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 (-)	(413,771)	(42,545)	(25,612)	(408,382)	(506,064)	(3,340,788)	(6,799)	(479,962)	(14,315)	(4,713)	(300,463)	(5,543,414)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	42,250	13,263	1,973	14,304	97,310	610,846	3,440	105,997	4,306	1,401	82,773	977,863
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	1,488,886	120,685	29,778	465,475	730,011	4,076,725	53,246	838,706	50,475	18	446,802	8,300,808
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(202,224)	(33,412)	(2,965)	(63,643)	(105,060)	(571,588)	(9,130)	(156,230)	(17,837)	(1,241)	(86,067)	(1,249,397)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,382,851)	(23,850)	(16,034)	(179,276)	(415,144)	(2,260,704)	(33,022)	(299,846)	(22,199)	(912)	(241,808)	(4,875,646)
與本意外年度相關的淨分出業務業績 Ceded business result, relating to current accident year	49,840	(33,695)	(11,212)	(162,973)	(114,467)	(953,258)	(1,128)	(230,496)	(7,848)	530	(60,022)	(1,524,729)
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(338,705)	(53,688)	(26,432)	(280,345)	(536,997)	(3,160,007)	(7,736)	(497,042)	(23,221)	(14)	(257,012)	(5,181,200)
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 (+)	41,449	13,011	2,109	10,816	106,854	595,938	3,593	95,363	5,090	159	58,484	932,867
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 (+)	347,096	6,982	13,111	106,557	315,675	1,610,812	3,015	171,183	10,283	385	138,506	2,723,603
本財政年度中的已承擔開支 Expenses incurred in current financial year	(24,059)	(14,053)	(938)	(26,549)	(61,711)	(336,359)	(6,136)	(93,903)	(3,434)	(63)	(88,684)	(655,888)
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 (-)	6,406	(636)	(36)	(2,112)	(696)	(16,484)	10	(1,771)	235	(20)	(3,440)	(18,545)
管理開支 (-) Management expenses (-)	(30,465)	(13,417)	(902)	(24,437)	(61,015)	(319,875)	(6,146)	(92,132)	(3,668)	(43)	(85,243)	(637,344)
未溢額利潤的變動 (+) Change in unearned profit (+)	(20,844)	2,554	(129)	2,321	(2,757)	5,747	(118)	22,519	4,393	12,135	27,680	53,502
本財政年度中與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(91,253)	18,228	(1,500)	35,356	30,872	(39,436)	3,713	80,750	3,550	10,468	(2,097)	48,650
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 (-)	(3,337)	(12,812)	(2,921)	15,080	(57,561)	201,454	10,197	(16,103)	27,189	-	(25,431)	135,754
本財政年度中與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(3,337)	(12,812)	(2,921)	15,080	(57,561)	201,454	10,197	(16,103)	27,189	-	(25,431)	135,754
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 (-)	(5,988)	1,235	(233)	(848)	7,249	(4,487)	608	(3,186)	1,200	(29)	(7,992)	(12,471)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(100,577)	6,651	(4,654)	49,587	(19,441)	157,531	14,517	61,462	31,938	10,440	(35,520)	171,933

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表5：補充資訊 Table 5: Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	1,506,780	39,381	3,941	145,254	308,688	1,778,751	33,281	178,025	2,007	346	181,157	4,177,612
已償付申索淨額 Net claim paid	1,163,728	23,841	2,700	71,669	53,265	343,580	27,577	95,488	1,148	277	89,881	1,873,154
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	49,028	95,823	10,484	679,200	712,788	5,507,762	94,569	2,029,764	4,091	-	395,883	9,579,392
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	175,755	96,870	8,066	617,854	717,732	6,186,165	100,033	1,976,777	1,982	-	353,981	10,235,216
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	42,988	65,361	1,414	200,455	273,367	971,303	68,014	459,301	3,247	-	171,779	2,257,229
已撥未決申索準備金的承前淨餘額 Net case outstanding provision b/f	168,333	64,498	1,012	227,820	228,579	913,946	70,660	438,619	1,714	-	148,084	2,263,265
本財政年度的已撥留但未報賠申索準備金的變動 Changes in IBNR provision in current financial year												
已撥留但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	910,128	139,415	64,362	233,622	412,321	3,069,765	87,654	1,093,791	21,024	566	316,231	6,348,881
已撥留但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	928,864	134,193	70,492	235,079	292,963	2,624,172	89,008	930,905	57,125	-	296,616	5,659,417
已撥留但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	275,025	84,955	11,977	194,044	96,897	717,433	67,511	467,582	9,997	250	164,918	2,090,590
已撥留但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	326,288	81,098	10,139	143,083	122,328	679,080	70,574	490,603	28,117	-	146,035	2,097,345



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

意外年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross premium written (+)	418	-	-	132,190	9,058	131,503	(6)	128,934	-	-	81,013	483,110	9,576,468
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(119)	-	-	(14,511)	(1,617)	(26,998)	-	(26,100)	-	-	(14,368)	(83,713)	(1,300,660)
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 (-)	(215)	-	-	(87,866)	(5,647)	(88,801)	19	(57,560)	-	-	(24,582)	(264,652)	(5,808,066)
與分出給業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	70	-	-	189	733	27,226	-	14,748	-	-	3,840	46,806	1,024,669
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2 - 本年度未計入貼現變動的總承保業績 Table 2 - Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	1,901	-	-	-	81,339	10,586	309,261	(8)	145,150	-	-	31,269	579,499	8,880,307
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(451)	-	-	-	(11,322)	(1,926)	(30,992)	-	(21,774)	-	-	(6,108)	(72,572)	(1,321,969)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(276)	-	-	-	(11,713)	(3,311)	(97,613)	366	(79,576)	-	-	(4,594)	(196,717)	(5,072,362)
與本意外年度相關的淨未貼現最佳估計業務業績 Ceded business result, relating to current accident year	(121)	-	-	-	(41,687)	(3,058)	(75,624)	20	(9,591)	-	-	(20,759)	(150,820)	(1,675,549)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(467)	-	-	-	(54,005)	(6,225)	(170,344)	19	(81,636)	-	-	(28,627)	(341,286)	(5,522,486)
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 (+)	90	-	-	-	212	983	29,805	-	13,719	-	-	3,988	48,797	981,664
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 (+)	256	-	-	-	12,106	2,184	64,916	1	58,326	-	-	3,881	141,670	2,865,273
本財政年度中的已承擔開支 Expenses incurred in current financial year	(40)	-	-	(35)	258	(5,939)	(15,806)	-	(17,441)	-	-	(551)	(39,554)	(695,442)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(2)	-	-	(35)	4,038	(5,007)	(4,111)	2	(5,589)	-	-	(70)	(10,775)	(29,319)
管理開支 (-) Management expenses (-)	(37)	-	-	-	(3,780)	(932)	(11,695)	(2)	(11,852)	-	-	(481)	(28,779)	(666,123)
未溢利利潤的變動 (+) Change in unearned profit (+)	(9)	-	-	-	3,260	(161)	(109)	1	2,102	-	-	27,438	32,522	86,024
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,005	-	-	(35)	20,135	(3,809)	89,118	379	18,870	-	-	26,695	152,358	201,008
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 (-)	18	-	-	(157)	(3,077)	(11,219)	(73,627)	54	(14,472)	-	-	8,846	(93,633)	42,120
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	-	-	(157)	(3,077)	(11,219)	(73,627)	54	(14,472)	-	-	8,846	(93,633)	42,120
本財政年度中申索負債的現時估計變化的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(6)	-	-	(23)	(4,988)	(16,544)	(6,221)	(1)	(6,153)	-	-	8	(33,928)	(46,399)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1,017	-	-	(215)	12,070	(31,573)	9,271	432	(1,755)	-	-	35,549	24,796	196,729

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S: Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	3,276	16,730	43,610	-	64,151	-	-	1,209	128,976	4,306,588
已償付申索淨額 Net claim paid	-	-	-	2,454	6,418	7,601	-	44,722	-	-	844	62,039	1,935,193
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	-	20	385	92,854	92,971	258,728	712	177,403	-	-	1,708	624,781	10,204,173
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	-	20	273	154,037	103,658	166,575	767	171,674	-	-	5,049	602,053	10,837,269
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	-	20	232	20,201	76,105	178,796	712	76,786	-	-	308	353,161	2,610,390
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	-	20	189	34,179	81,425	115,177	766	84,512	-	-	3,483	319,751	2,583,016
本財政年度的已扣除但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已扣除但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	457	-	422	20,471	89,463	132,178	1,034	332,240	-	-	5,947	582,212	6,931,093
已扣除但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	203	-	288	13,352	77,760	95,663	1,401	337,540	-	-	15,080	541,286	6,200,703
已扣除但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	189	-	272	23,288	71,843	94,452	1,033	156,578	-	-	920	348,574	2,439,164
已扣除但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	186	-	161	5,334	61,699	57,364	1,401	174,820	-	-	7,239	308,204	2,405,548



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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1：已承保及分出的業務的銷售佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross premium written (+)	779,610	43,350	4,416	35,809	395,372	1,097,590	46,735	268,173	49,867	23,564	75,681	2,820,167
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(75,161)	(13,407)	(880)	(6,726)	(73,514)	(187,545)	(8,213)	(49,335)	(11,642)	(5,095)	(13,331)	(444,847)
財政年度分出再保險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 (-)	(74,040)	(7,106)	(3,333)	(18,823)	(324,533)	(871,654)	(6,418)	(105,506)	(14,315)	(4,713)	(44,577)	(1,475,017)
向分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	6,447	1,135	713	3,844	73,468	187,111	3,440	23,813	4,306	1,401	9,888	315,566
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 - 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：本年度未計入貼保變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	667,919	41,572	7,400	31,265	437,457	1,143,273	43,104	233,231	50,475	18	69,822	2,725,536
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(73,442)	(13,215)	(983)	(5,864)	(78,473)	(195,355)	(7,982)	(51,305)	(17,837)	(1,241)	(18,709)	(464,406)
與本意外年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current accident year (-)	(615,555)	(18,449)	(5,604)	(17,172)	(257,958)	(816,194)	(29,092)	(73,737)	(22,199)	(912)	(54,062)	(1,910,933)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	33	(1,347)	(1,685)	(9,312)	(57,603)	(111,003)	(710)	(54,862)	(7,848)	530	(17,623)	(261,431)
本財政年度中分出業務的已賺取再保險保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(56,958)	(6,028)	(6,209)	(19,378)	(352,254)	(910,464)	(7,545)	(111,307)	(23,221)	(14)	(42,521)	(1,535,899)
本財政年度中分出業務的已賺取再保險保費收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)		883	844	2,222	81,633	193,137	3,622	22,837	5,090	159	(1,325)	314,819
與本意外年度分出的業務相關的最終中保毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	51,273	3,799	3,680	7,844	213,018	606,324	3,213	33,607	10,283	385	26,223	959,648
本財政年度中的已支付開支 Expenses incurred in current financial year	(9,950)	(6,050)	(98)	(2,890)	(40,601)	(81,009)	(4,519)	(23,589)	(3,434)	(63)	(7,402)	(179,605)
所有意外年度中保負債表中分配的保賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	3,799	430	(79)	154	2,229	(10,733)	21	121	235	(20)	(902)	(4,743)
管理開支 (-) Management expenses (-)	(13,749)	(6,480)	(19)	(3,044)	(42,831)	(70,276)	(4,540)	(23,710)	(3,668)	(43)	(6,500)	(174,861)
本溢利利潤的變動 (+) Change in unearned profit (+)	705	1,576	(124)	(351)	(2,564)	(12,240)	458	13,546	4,393	12,135	3,293	20,828
本財政年度中與本年度相關的淨未貼保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(30,290)	4,087	(1,094)	(4,324)	258	(72,527)	1,260	43,283	3,550	10,468	(24,682)	(70,010)
本財政年度中與過往年度相關的淨未貼保最佳估計綜合業務業績的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(46,623)	6,454	(3,220)	3,420	(10,885)	131,431	10,683	(11,207)	27,189	-	6,746	113,987
本財政年度中與過往年度相關的淨未貼保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(46,623)	6,454	(3,220)	3,420	(10,885)	131,431	10,683	(11,207)	27,189	-	6,746	113,987
本財政年度中與風險負債相關的估計估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	1,286	1,799	(228)	180	7,648	4,234	717	(792)	1,200	(29)	311	16,326
未貼保淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(75,626)	12,340	(4,542)	(724)	(2,979)	63,138	12,660	31,284	31,938	10,440	(17,625)	60,304

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表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	678,436	19,690	3,857	19,088	259,033	718,828	30,560	71,175	2,007	346	13,420	1,816,440
已償付申索淨額 Net claim paid	611,734	13,369	2,638	8,029	34,037	134,209	24,914	39,508	1,148	277	7,957	877,820
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥未決申索準備金的結轉毛數額 Gross case outstanding provision c/t	38,411	80,199	10,395	73,122	460,710	1,491,854	81,298	1,410,280	4,091	-	64,683	3,715,043
已撥未決申索準備金的承前毛數額 Gross case outstanding provision b/t	55,365	80,417	7,977	70,087	505,438	1,714,537	85,748	1,349,907	1,982	-	63,210	3,934,668
已撥未決申索準備金的結轉淨數額 Net case outstanding provision c/t	37,431	55,383	1,336	37,809	163,389	315,345	58,395	238,584	3,247	-	27,697	938,618
已撥未決申索準備金的承前淨數額 Net case outstanding provision b/t	49,908	53,188	934	44,930	156,649	348,614	60,047	188,043	1,714	-	19,558	923,585
本財政年度的已撥就但未報數申索準備金的變動 Changes in IBNR provision in current financial year												
已撥就但未報數申索準備金的結轉毛數額 Gross IBNR provision c/t	593,844	65,404	13,037	41,627	294,228	750,004	79,111	377,517	21,024	566	69,663	2,306,024
已撥就但未報數申索準備金的承前毛數額 Gross IBNR provision b/t	607,277	78,652	10,602	39,169	211,533	541,831	83,341	327,864	57,125	-	57,952	2,015,345
已撥就但未報數申索準備金的結轉淨數額 Net IBNR provision c/t	107,145	38,850	4,617	24,324	67,168	202,251	61,106	154,294	9,997	250	27,952	697,954
已撥就但未報數申索準備金的承前淨數額 Net IBNR provision b/t	88,361	46,211	3,416	19,864	85,917	191,554	65,507	183,555	28,117	-	19,197	731,699



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross premium written (+)	-	-	-	211	3,310	11,562	-	19,051	-	-	931	35,066	2,855,232
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	(21)	(609)	(2,905)	-	(3,466)	-	-	(193)	(7,194)	(452,041)
財政年度淨分出的保費稅分及再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business													
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	-	-	-	(211)	(2,637)	(9,733)	-	(8,306)	-	-	(639)	(21,525)	(1,496,543)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	61	412	5,046	-	2,447	-	-	167	8,133	323,699
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 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 (+)	-	-	-	158	3,867	14,847	-	21,719	-	-	892	41,483	2,767,019	
本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	(21)	(709)	(3,251)	-	(3,801)	-	-	(195)	(7,976)	(472,382)	
與本意外年度相關的溢利淨毛額 (-) Gross ultimate claims, relating to current accident year (-)	44	-	-	(61)	(967)	(3,177)	349	(7,114)	-	-	(150)	(11,076)	(1,922,009)	
與本意外年度相關的淨分出的業務溢利 Ceded business result, relating to current accident year	-	-	-	(36)	(1,676)	(4,016)	-	(3,707)	-	-	(279)	(9,714)	(271,146)	
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	-	-	-	(158)	(2,943)	(12,340)	-	(8,976)	-	-	(598)	(25,015)	(1,560,913)	
本財政年度中分出的溢利保費的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	-	-	-	61	597	5,410	-	2,262	-	-	168	8,498	323,317	
與本意外年度分出的業務相關的溢利淨毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	61	670	2,914	-	3,006	-	-	151	6,802	966,451	
本財政年度中的已賺付開支 Expenses incurred in current financial year	-	-	-	(172)	(597)	(1,108)	2	(4,960)	-	-	(44)	(6,879)	(186,484)	
所有意外年度的溢利負債中未分配的溢利開支的變動 (+) Changes in ULAE in claims liabilities for all accident years (+)	-	-	-	(155)	(31)	(114)	2	(238)	-	-	-	(537)	(5,280)	
管理開支 (-) Management expenses (-)	-	-	-	(17)	(566)	(993)	-	(4,722)	-	-	(44)	(6,342)	(181,204)	
本溢利利潤的變動 (+) Change in unearned profit (+)	-	-	-	(4)	-	(4)	-	157	-	-	(4)	144	20,972	
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	-	-	(136)	(82)	3,291	351	2,293	-	-	220	5,982	(64,029)	
本財政年度中與過往意外年度相關的溢利淨毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	-	-	-	(198)	5,035	1,925	54	1,980	-	-	168	8,964	122,951	
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	-	-	-	(198)	5,035	1,925	54	1,980	-	-	168	8,964	122,951	
本財政年度中與溢利負債的風險溢利的估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	-	-	-	(628)	(24)	(297)	-	(397)	-	-	-	(1,346)	14,980	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	44	-	-	(962)	4,929	4,919	405	3,876	-	-	388	13,599	73,903	

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			
附註：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	-	-	-	193	11,748	4,328	-	179	-	-	-	16,448	1,832,888
已償付申索淨額 Net claim paid	-	-	-	145	2,198	3,239	-	151	-	-	-	5,733	883,552
本財政年度的已撥充申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥充申索準備金的結轉毛數額 Gross case outstanding provision cft	-	20	-	2,430	1,535	3,249	712	3,933	-	-	-	11,879	3,726,922
已撥充申索準備金的承前毛數額 Gross case outstanding provision bft	-	20	-	2,317	5,160	6,343	767	2,813	-	-	80	17,500	3,952,168
已撥充申索準備金的結轉淨數額 Net case outstanding provision cft	-	20	-	2,001	692	2,211	712	2,646	-	-	-	8,282	946,900
已撥充申索準備金的承前淨數額 Net case outstanding provision bft	-	20	-	1,820	3,477	4,706	766	1,933	-	-	49	12,771	936,356
本財政年度的已撥充但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已撥充但未報賠申索準備金的結轉毛數額 Gross IBNR provision cft	94	-	-	2,099	782	7,643	922	40,957	-	-	153	52,649	2,358,674
已撥充但未報賠申索準備金的承前毛數額 Gross IBNR provision bft	138	-	-	2,122	3,370	9,388	1,272	39,298	-	-	327	55,916	2,071,260
已撥充但未報賠申索準備金的結轉淨數額 Net IBNR provision cft	94	-	-	1,606	202	2,198	922	24,461	-	-	2	29,485	727,439
已撥充但未報賠申索準備金的承前淨數額 Net IBNR provision bft	138	-	-	1,735	2,574	4,607	1,272	23,370	-	-	121	33,817	765,515



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

意外年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元) (HK\$'000)												
一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross premium written (+)	1,009,151	61,729	24,364	641,742	285,409	3,199,054	6,952	593,435	-	-	451,354	6,273,191
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(128,377)	(20,214)	(1,962)	(67,934)	(25,052)	(329,588)	(988)	(116,944)	-	-	(81,041)	(772,099)
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 (-)	(339,731)	(35,440)	(22,279)	(389,558)	(181,531)	(2,469,134)	(382)	(374,457)	-	-	(255,886)	(4,068,397)
歸分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	35,803	12,128	1,261	10,460	23,841	423,736	0	82,184	-	-	72,885	662,297
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼保變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	820,966	79,114	22,378	434,211	292,555	2,933,452	10,142	605,475	-	-	376,980	5,575,272
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(128,782)	(20,198)	(1,982)	(57,779)	(26,588)	(376,233)	(1,147)	(104,925)	-	-	(67,357)	(784,991)
歸本意外年度相關的最終中案毛額 (-) Gross ultimate claims, relating to current accident year (-)	(767,297)	(5,401)	(10,430)	(162,104)	(157,186)	(1,444,510)	(3,930)	(226,109)	-	-	(187,745)	(2,964,713)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	49,807	(32,348)	(9,527)	(153,661)	(56,864)	(842,255)	(418)	(175,633)	-	-	(42,398)	(1,263,298)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(281,748)	(47,660)	(20,223)	(260,967)	(184,743)	(2,249,543)	(191)	(385,735)	-	-	(214,491)	(3,645,301)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	35,732	12,128	1,265	8,594	25,222	402,801	(28)	72,526	-	-	59,809	618,048
歸本意外年度分出的業務相關的最終中案總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	295,823	3,183	9,431	98,713	102,657	1,004,488	(198)	137,575	-	-	112,284	1,763,955
本財政年度中的已支付開支 Expenses incurred in current financial year	(14,109)	(8,003)	(840)	(23,659)	(21,110)	(255,350)	(1,617)	(70,314)	-	-	(81,281)	(476,284)
所有意外年度中與業務中未分配的保險開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	2,607	(1,067)	43	(2,266)	(2,925)	(5,751)	(12)	(1,892)	-	-	(2,538)	(13,801)
管理開支 (-) Management expenses (-)	(16,716)	(6,937)	(883)	(21,393)	(18,185)	(249,599)	(1,606)	(68,422)	-	-	(78,743)	(462,482)
本溢利利潤的變動 (+) Change in unearned profit (+)	(21,549)	978	(5)	2,672	(193)	17,987	(576)	8,973	-	-	24,388	32,674
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	(60,963)	14,141	(406)	39,679	30,614	33,091	2,453	37,467	-	-	22,585	118,661
本財政年度中與過往年度相關的溢利保費及再保險佣金相關的淨未貼現的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	43,285	(19,266)	299	11,660	(46,676)	70,023	(487)	(4,895)	-	-	(32,177)	21,766
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	43,285	(19,266)	299	11,660	(46,676)	70,023	(487)	(4,895)	-	-	(32,177)	21,766
本財政年度中與負債相關的風險估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(7,274)	(564)	(5)	(1,029)	(399)	(8,721)	(109)	(2,394)	-	-	(8,303)	(28,798)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(24,951)	(5,689)	(112)	50,310	(16,461)	94,393	1,857	30,178	-	-	(17,895)	111,629

		比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S - Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	828,344	19,692	84	126,166	49,655	1,059,923	2,721	106,850	-	-	167,737	2,361,172	
已償付申索淨額 Net claim paid	551,994	10,472	62	63,640	19,228	209,371	2,664	55,980	-	-	81,923	995,334	
本財政年度的已提未決申索淨備金的變動 Changes in case outstanding provision in current financial year													
已提未決申索淨備金的結轉毛數額 Gross case outstanding provision ctf	10,617	15,624	89	606,078	252,078	4,015,909	13,271	619,484	-	-	331,200	5,864,349	
已提未決申索淨備金的承前毛數額 Gross case outstanding provision btf	120,390	16,453	89	547,767	212,294	4,471,629	14,284	626,870	-	-	290,771	6,300,548	
已提未決申索淨備金的結轉淨數額 Net case outstanding provision ctf	5,557	9,978	78	162,645	109,977	655,958	9,619	220,717	-	-	144,082	1,318,611	
已提未決申索淨備金的承前淨數額 Net case outstanding provision btf	118,425	11,310	78	182,890	71,931	565,332	10,613	250,576	-	-	128,525	1,339,680	
本財政年度的已撥款但未報賬申索淨備金的變動 Changes in IBNR provision in current financial year													
已撥款但未報賬申索淨備金的結轉毛數額 Gross IBNR provision ctf	316,284	74,011	51,325	191,995	118,093	2,319,762	8,544	716,275	-	-	246,568	4,042,856	
已撥款但未報賬申索淨備金的承前毛數額 Gross IBNR provision btf	321,587	55,542	59,890	195,910	81,430	2,082,341	5,667	603,042	-	-	238,664	3,644,072	
已撥款但未報賬申索淨備金的結轉淨數額 Net IBNR provision ctf	167,879	46,105	7,361	169,720	29,729	515,182	6,405	313,288	-	-	136,966	1,392,636	
已撥款但未報賬申索淨備金的承前淨數額 Net IBNR provision btf	237,927	34,887	6,723	123,218	36,411	487,526	5,067	307,048	-	-	126,839	1,365,646	

[illegible][illegible]

補充資料 Table 5: Supplementary Information														
本財政年度中的已發行申索款 Claims paid in current financial year														
已發行申索毛額 Gross claim paid		-	-	-	3,083	4,982	39,282	-	63,972	-	1,209	112,528	2,473,700	
已發行申索淨額 Net claim paid		-	-	-	2,309	4,220	4,362	-	44,571	-	844	56,306	1,051,641	
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛數額 Gross case outstanding provision c/f		-	-	385	90,424	91,436	255,479	-	173,470	-	1,708	612,903	6,477,252	
已結未決申索準備金的開支毛數額 Gross case outstanding provision b/f		-	-	273	151,720	98,498	160,232	-	168,861	-	4,969	584,553	6,885,101	
已結未決申索準備金的結轉淨數額 Net case outstanding provision c/f		-	-	232	18,200	75,413	176,585	-	74,140	-	308	344,879	1,663,490	
已結未決申索準備金的開支淨數額 Net case outstanding provision b/f		-	-	189	32,359	77,948	110,471	-	82,579	-	3,434	306,980	1,646,660	
本財政年度中的已撥付未報賬申索準備金的變動 Changes in IBNR provision in current financial year														
已撥付但未報賬申索準備金的結轉毛數額 Gross IBNR provision c/f	363	-	422	18,372	88,681	124,536	112	291,283	-	-	5,794	529,563	4,572,419	
已撥付但未報賬申索準備金的開支毛數額 Gross IBNR provision b/f	65	-	288	11,230	74,390	86,274	129	298,241	-	-	14,753	485,371	4,129,442	
已撥付但未報賬申索準備金的結轉淨數額 Net IBNR provision c/f	95	-	272	21,682	71,641	92,254	111	132,117	-	-	918	319,089	1,711,725	
已撥付但未報賬申索準備金的開支淨數額 Net IBNR provision b/f	48	-	161	3,599	59,125	52,757	129	151,450	-	-	7,118	274,387	1,640,033	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度臨時及協約再保險業務承保業績

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

一般保險業務 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 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得款資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross premium written (+)	42,821	22,715	33,167	18,431	887	949,098	6,809	103,815	4,192	6,728	(6,695)	1,181,968
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(16,481)	(9,283)	(6,177)	(4,214)	(1,398)	(144,847)	(657)	(28,086)	(2,053)	(3,891)	2,186	(214,901)
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												
轉分回轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(3,205)	(4,471)	(18,208)	(2,284)	(1,157)	(227,799)	(1,549)	(10,141)	(51)	(81)	(1,582)	(270,528)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	(697)	(253)	(4,531)	402	(176)	(20,037)	159	470	-	-	(35)	(24,698)
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	國際再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	44,340	19,346	28,607	9,695	4,823	1,155,230	2,559	76,317	936	2,977	9,632	1,354,464
與本承保年度相關的最終獲取成本支額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(14,924)	(4,070)	(6,480)	(2,539)	(1,234)	(190,245)	(443)	(16,018)	(278)	(1,076)	(2,103)	(239,410)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(19,464)	(4,601)	(5,127)	(6,465)	(46,343)	(452,218)	(171)	(24,212)	(188)	(273)	(2,267)	(561,328)
與本承保年度相關的轉分出的保險業績 Retroceded business result, relating to current underwriting year	938	(663)	4,411	(67)	13,710	(38,163)	(271)	(3,843)	(11)	(36)	(397)	(24,392)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(4,377)	(1,063)	(879)	(8)	(337)	(96,932)	(306)	(5,889)	(11)	(36)	(489)	(110,328)
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 (+)	967	145	199	2	75	19,759	32	1,207	-	-	110	22,497
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 (+)	4,347	255	5,092	(62)	13,972	39,010	4	838	0	(0)	(17)	63,439
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,908)	(419)	(900)	(1,291)	343	(45,341)	46	(11,700)	(234)	(660)	(779)	(62,843)
所有承保年度的中支負債中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	143	314	0	65	111	1,592	80	(1,009)	(2)	0	268	1,560
管理開支 (-) Management expenses (-)	(1,886)	(1,067)	(900)	(1,328)	118	(51,251)	(550)	(8,389)	(257)	(412)	(1,048)	(66,970)
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 (-)	(165)	334	-	(28)	115	4,319	516	(2,302)	25	(248)	2	2,567
已確定但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(1)	(89)	-	(276)	19	(7,881)	17	(1,513)	-	-	(22)	(9,745)
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	8,981	9,503	20,512	(943)	(28,681)	421,382	1,737	19,031	225	932	4,065	456,744
本財政年度中與過往承保年度相關的淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(17,854)	12,749	(40,769)	5,169	(5,625)	(119,612)	3,190	17,075	3,217	3,705	(19,292)	(158,048)
本財政年度中與過往承保年度相關的最終淨溢利開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(193)	(198)	-	(1,449)	1,110	(804)	(319)	(9,670)	(1,821)	(2,888)	4,290	(11,942)
本財政年度中與過往承保年度相關的最終中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(8,867)	7,504	(14,881)	3,507	3,721	(186,995)	(4,218)	(94,400)	154	(831)	51,038	(244,269)
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	(26,914)	20,056	(55,651)	7,227	(794)	(307,411)	(1,347)	(86,995)	1,550	(14)	36,035	(414,259)
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	632	2,152	(0)	745	922	11,853	149	602	(3)	(89)	9,408	26,371
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(17,301)	31,710	(35,138)	7,029	(28,553)	125,824	539	(67,362)	1,772	829	49,508	68,857

一般保險業務線 General Insurance Lines of Business	國裕再保險業務 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5：補充資訊 Table 5: Supplementary Information													
本財政年度中的已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	34,880	15,730	7,270	6,574	5,556	351,868	11,243	36,131	49	-	51,875	521,176	
已支付申索淨額 Net claim paid	40,419	15,515	4,857	6,498	5,024	302,974	9,006	34,809	49	-	51,879	471,030	
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 c/f	11,835	37,073	21,378	10,759	20,599	1,594,466	23,846	277,447	114	-	63,491	2,061,007	
已結未決申索準備金的本期毛額 Gross case outstanding provision b/f	10,222	38,629	16,977	11,011	24,757	1,736,527	23,090	247,499	-	-	94,417	2,203,128	
已結未決申索準備金的結轉淨額 Net case outstanding provision c/f	10,977	36,700	11,379	8,657	19,969	1,201,873	18,439	247,742	114	-	63,080	1,618,929	
已結未決申索準備金的本期淨額 Net case outstanding provision b/f	9,370	38,028	9,037	10,157	23,465	1,351,691	16,592	213,916	-	-	93,944	1,766,202	
本財政年度的已結數但未撥回申索準備金的變動 Changes in IBNR provision in current financial year													
已結數但未撥回申索準備金的結轉毛額 Gross IBNR provision c/f	9,924	40,089	2,751	10,543	15,585	307,521	14,458	335,636	(10)	(4)	(112)	736,380	
已結數但未撥回申索準備金的本期毛額 Gross IBNR provision b/f	15,163	55,228	13	15,352	15,657	328,363	18,441	297,066	-	-	61,559	806,842	
已結數但未撥回申索準備金的結轉淨額 Net IBNR provision c/f	8,959	39,606	(19)	13,740	15,954	219,755	12,167	312,720	(11)	-	(69)	622,803	
已結數但未撥回申索準備金的本期淨額 Net IBNR provision b/f	15,344	53,856	13	15,090	15,606	252,794	15,618	285,052	-	-	61,559	714,933	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross premium written (+)	5,987,459	2,893,161	21,852	253,775	615,191	10,001,435	589,514	2,876,655	121,112	-	1,425,635	24,785,790	25,967,758	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,924,963)	(689,457)	(4,236)	(61,230)	(137,808)	(2,197,102)	(52,807)	(819,534)	(69,743)	-	(364,786)	(6,321,666)	(6,536,566)	
財政年度轉分出的保費和轉分再保保費的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,898,347)	(102,576)	(2,395)	(56,597)	(154,624)	(2,685,950)	(48,635)	(121,323)	491	-	(526,636)	(5,596,592)	(5,867,120)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	569,619	17,991	201	12,821	(16,671)	392,383	5,528	33,775	(224)	-	212,936	1,228,358	1,203,660	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損害 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總淨保業績 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 (+)	3,886,997	2,136,936	13,522	286,092	651,683	9,593,730	571,859	1,523,867	61,703	-	1,352,573	20,078,961	21,433,425
與本承保年度相關的最終保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,238,808)	(448,920)	(3,155)	(60,212)	(156,539)	(1,982,051)	(76,699)	(399,405)	(14,206)	-	(314,948)	(4,694,944)	(4,934,354)
與本承保年度相關的最终淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (+)	(2,464,040)	(1,684,212)	(8,742)	(198,055)	(502,690)	(5,444,553)	(334,454)	(922,853)	(4,607)	-	(1,133,434)	(12,697,640)	(13,258,968)
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	(480,459)	(11,877)	(281)	(23,316)	68,479	(659,324)	(23,669)	(17,359)	(3,826)	-	148,979	(1,002,654)	(1,027,046)
與本承保年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,808,270)	(59,294)	(1,655)	(51,699)	(80,305)	(2,290,978)	(39,101)	(119,498)	(1,147)	-	(454,852)	(4,906,800)	(5,017,128)
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 (+)	442,688	8,637	182	11,293	19,049	434,540	8,937	27,225	586	-	185,252	1,138,387	1,160,884
與本承保年度轉分出的業務相關的最终淨保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	885,122	38,780	1,192	17,090	129,736	1,197,115	6,496	74,914	(3,265)	-	418,580	2,765,759	2,829,198
本財政年度中的已發行開支 Expenses incurred in current financial year	(263,284)	(181,870)	(768)	(9,228)	(17,177)	(394,975)	(32,562)	(122,478)	(9,168)	-	(170,781)	(1,202,292)	(1,265,135)
所有承保年度中的未償開支中未分配的預期開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)	199	(96)	(104)	78	14	(5,656)	(1,935)	2,319	(76)	-	(8,915)	(14,172)	(12,613)
管理開支 (-) Management expenses (-)	(259,897)	(148,469)	(606)	(9,262)	(16,552)	(346,291)	(29,260)	(128,019)	(8,966)	-	(160,886)	(1,108,206)	(1,175,176)
本年度和過往承保年度的未滿期部分的未來開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (+)	(3,587)	(33,306)	(59)	(44)	(639)	(43,028)	(1,367)	3,222	(126)	-	(980)	(79,914)	(77,347)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(28,362)	(220,255)	4	(1,704)	(5,148)	(174,781)	(23,657)	(92,782)	(131)	-	(105,731)	(652,546)	(662,291)
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	(587,956)	(410,198)	579	(6,425)	38,609	938,046	80,819	(31,010)	29,764	-	(223,342)	(171,114)	285,630
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 (+)	2,351,748	1,070,691	7,186	25,523	124,959	904	(3,007)	1,334,167	31,102	-	35,965	4,979,239	4,821,191
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 (-)	(786,194)	(247,774)	(1,119)	(11,968)	(10,870)	(338,205)	(3,579)	(418,354)	(29,923)	-	(72,594)	(1,920,582)	(1,932,525)
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 claims relating to prior underwriting years in current financial year (-)	(1,323,715)	(463,263)	(9,652)	(13,784)	(178,496)	(765,339)	(60,468)	(823,445)	(16,732)	-	275,459	(3,379,434)	(3,623,703)
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	241,839	359,655	(3,985)	(229)	(64,407)	(1,102,640)	(67,054)	92,367	(15,554)	-	238,830	(320,778)	(735,037)
本財政年度中保險負債的即時估計連同的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	34,914	(14,453)	278	4,204	(200)	(27,375)	10,433	(16,256)	(3,140)	-	(69,195)	(80,790)	(54,419)
未貼現淨保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(311,203)	(64,996)	(2,728)	(2,450)	(25,998)	(191,969)	24,198	45,101	11,070	-	(53,707)	(572,682)	(503,826)

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5：補充資訊 Table 5 - Supplementary Information													
本財政年度中的已發行申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	3,874,203	1,935,416	15,398	169,536	369,279	5,668,591	202,918	958,457	5,301	-	548,005	13,747,106	14,268,282
已償付申索淨額 Net claim paid	3,113,751	1,864,470	14,497	162,145	230,699	4,354,492	157,670	886,510	4,919	-	454,836	11,243,987	11,715,018
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	766,084	2,503,203	31,383	310,085	542,907	10,570,610	791,791	2,184,906	78,421	-	725,920	18,505,310	20,566,317
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	855,703	2,328,696	34,390	317,195	627,669	11,774,593	710,893	1,836,878	64,326	-	700,838	19,251,180	21,454,309
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	594,088	2,417,464	20,100	286,885	478,704	8,306,389	762,433	2,021,922	75,773	-	414,018	15,377,776	16,996,705
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	715,388	2,235,350	21,195	304,521	528,920	9,109,467	668,733	1,685,482	58,253	-	448,978	15,776,287	17,542,488
本財政年度的已撥款但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已撥款但未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,579,913	2,383,319	45,031	308,688	303,995	5,346,368	544,914	6,164,773	47,823	-	1,917,850	20,642,675	21,379,055
已撥款但未報申索準備金的承前毛餘額 Gross IBNR provision b/f	3,193,592	2,422,603	45,712	292,311	168,429	4,961,394	498,178	5,566,054	26,551	-	2,068,872	19,243,695	20,050,537
已撥款但未報申索準備金的結轉淨餘額 Net IBNR provision c/f	2,549,874	2,283,029	41,722	289,428	188,133	3,933,697	516,265	5,890,900	47,699	-	1,298,706	17,039,454	17,662,257
已撥款但未報申索準備金的承前淨餘額 Net IBNR provision b/f	2,621,971	2,328,094	41,024	276,474	132,379	3,738,662	480,100	5,290,226	32,204	-	1,257,846	16,198,979	16,913,912



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與得款資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross premium written (+)	42,821	22,324	33,167	18,431	1,155	896,290	6,021	79,029	4,192	6,728	(8,442)	1,101,716
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(16,481)	(9,283)	(6,177)	(4,214)	(1,464)	(137,202)	(656)	(24,253)	(2,053)	(3,891)	2,292	(203,382)
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												
轉分回給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(3,205)	(4,233)	(18,208)	(2,284)	(1,157)	(214,934)	(1,383)	(7,707)	(51)	(81)	(1,582)	(254,825)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	(697)	(236)	(4,531)	402	(176)	(19,865)	157	287	-	-	(35)	(24,693)
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative 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 Property Damage	僱員補償 Employees' Compensation	一般法律責任 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													
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	44,340	18,908	28,607	9,695	4,823	1,117,656	1,771	61,401	936	2,977	7,939	1,299,054	
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 (-)	(14,924)	(4,070)	(6,480)	(2,539)	(1,234)	(187,811)	(442)	(14,807)	(278)	(1,076)	(2,003)	(235,665)	
與本保單年度相關的最终中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(19,464)	(4,401)	(5,127)	(6,465)	(46,343)	(445,682)	(157)	(22,417)	(188)	(273)	(1,283)	(551,799)	
與本保單年度相關的轉分出的保險業績 Retroceded business result, relating to current underwriting year	938	(554)	4,411	(67)	13,710	(33,464)	(107)	(2,160)	(11)	(36)	(397)	(17,736)	
與本保單年度轉分出的業務相關的最终保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(4,377)	(825)	(879)	(8)	(337)	(91,255)	(140)	(4,057)	(11)	(36)	(489)	(102,415)	
與本保單年度轉分出的業務相關的最终政府保費佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	967	145	199	2	75	19,547	30	1,058	-	-	110	22,134	
與本保單年度轉分出的業務相關的最终中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,347	126	5,092	(62)	13,972	38,245	3	838	0	(0)	(17)	62,545	
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,894)	(383)	(900)	(1,291)	321	(36,876)	(76)	(4,790)	(234)	(660)	(711)	(47,494)	
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 (-)	143	352	-	65	106	1,864	78	(879)	(2)	0	254	1,980	
管理開支 (-) Management expenses (-)	(1,886)	(1,040)	(900)	(1,328)	100	(40,368)	(273)	(3,997)	(257)	(412)	(971)	(51,330)	
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 (-)	(151)	305	-	(28)	115	1,628	119	86	25	(248)	5	1,855	
已確定但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(1)	-	-	(276)	19	(8,016)	17	(879)	-	-	(9)	(9,144)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	8,995	9,500	20,512	(943)	(28,703)	405,807	1,007	16,348	225	932	3,537	437,216	
本財政年度中與過往承保年度相關的最终淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(17,854)	12,807	(40,769)	5,169	(5,357)	(126,121)	3,197	4,101	3,217	3,705	(19,346)	(177,252)	
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 (-)	(193)	(207)	-	(1,449)	1,043	(1,280)	(343)	(8,200)	(1,821)	(2,888)	4,296	(11,041)	
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 (-)	(8,867)	8,419	(14,882)	3,507	3,490	(189,632)	(4,240)	(54,697)	154	(831)	43,735	(213,843)	
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	(26,914)	21,020	(55,651)	7,227	(824)	(317,033)	(1,386)	(58,796)	1,550	(14)	28,685	(402,137)	
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	631	2,168	-	745	907	11,654	256	(114)	(3)	(89)	9,016	25,171	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(17,288)	32,688	(35,139)	7,029	(28,620)	100,427	(123)	(42,562)	1,772	829	41,237	60,251	

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S: Supplementary Information													
本財政年度中的已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	34,880	15,005	7,270	6,574	5,556	311,362	9,596	34,952	49	-	51,875	477,119	
已支付申索淨額 Net claim paid	40,419	14,790	4,857	6,498	5,024	272,029	7,359	33,582	49	-	51,879	436,487	
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛額 Gross case outstanding provision c/f	11,659	28,156	21,378	10,759	20,599	1,149,870	23,846	186,915	114	-	63,460	1,516,754	
已撥未決申索準備金的承前毛額 Gross case outstanding provision b/f	10,046	30,189	16,977	11,011	24,757	1,279,227	23,090	194,841	-	-	87,609	1,677,747	
已撥未決申索準備金的結轉淨額 Net case outstanding provision c/f	10,801	27,885	11,379	8,657	19,969	940,149	18,439	159,793	114	-	63,048	1,260,233	
已撥未決申索準備金的承前淨額 Net case outstanding provision b/f	9,194	29,617	9,037	10,157	23,465	1,066,423	16,592	163,597	-	-	87,136	1,415,219	
本財政年度的已撥數但未報回申索準備金的變動 Changes in IBNR provision in current financial year													
已撥數但未報回申索準備金的結轉毛額 Gross IBNR provision c/f	9,390	38,621	2,738	10,543	15,467	255,317	5,959	137,541	(10)	(4)	(6,354)	469,209	
已撥數但未報回申索準備金的承前毛額 Gross IBNR provision b/f	14,570	52,343	0	15,352	15,309	261,175	9,810	104,458	-	-	55,476	528,492	
已撥數但未報回申索準備金的結轉淨額 Net IBNR provision c/f	8,508	38,356	(32)	13,740	15,837	175,261	3,846	124,448	(11)	-	(6,311)	373,642	
已撥數但未報回申索準備金的承前淨額 Net IBNR provision b/f	14,844	51,166	0	15,090	15,258	199,765	7,156	101,697	-	-	55,476	460,453	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度臨時再保險業務承保業績

Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元) (HK\$'000)													
一般保險業務 General Insurance Lines of Business	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			
第1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross premium written (+)	-	391	-	-	(268)	52,808	788	24,786	-	-	1,747	80,252	1,181,968
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	67	(7,645)	(1)	(3,833)	-	-	(106)	(11,519)	(214,901)
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 reinsurers (-)	-	(238)	-	-	-	(12,865)	(166)	(2,434)	-	-	-	(15,703)	(270,528)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	-	(17)	-	-	-	(172)	2	183	-	-	-	(5)	(24,698)
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	438	-	-	-	37,574	788	14,916	-	-	1,693	55,409	1,354,464	
與本承保年度相關的最終收購開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(2,434)	(1)	(1,210)	-	-	(100)	(3,745)	(239,410)	
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(200)	-	-	-	(6,536)	(14)	(1,795)	-	-	(984)	(9,529)	(561,328)	
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	-	(110)	-	-	-	(4,699)	(164)	(1,683)	-	-	-	(6,656)	(24,392)	
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 (-)	-	(238)	-	-	-	(5,676)	(166)	(1,832)	-	-	-	(7,913)	(110,328)	
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 (+)	-	-	-	-	-	212	2	149	-	-	363	22,497		
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 (+)	-	129	-	-	-	765	0	-	-	-	-	894	63,439	
本財政年度中的已付開支 Expenses incurred in current financial year	(14)	(36)	0	-	22	(8,465)	121	(6,910)	-	-	(68)	(15,349)	(62,843)	
所有承保年度的申索負債中未分配的淨賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	(38)	0	-	5	(272)	2	(130)	-	-	13	(420)	1,560	
管理開支 (-) Management expenses (-)	-	(27)	-	-	17	(10,883)	(278)	(4,392)	-	-	(77)	(15,640)	(66,970)	
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 (-)	(14)	29	-	-	-	2,691	397	(2,388)	-	-	(4)	711	2,567	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	(89)	-	-	-	134	(0)	(634)	-	-	(13)	(602)	(9,745)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(14)	3	0	-	22	15,575	730	2,684	-	-	529	19,528	456,744	
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 (+)	-	(58)	-	-	(268)	6,509	(8)	12,974	-	-	53	19,204	(158,048)	
本財政年度中與過往承保年度相關的最終淨收購開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	9	-	-	67	476	24	(1,470)	-	-	(6)	(901)	(11,942)	
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 (-)	-	(915)	0	-	231	2,637	22	(39,703)	-	-	7,303	(30,425)	(244,269)	
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	-	(964)	0	-	30	9,623	39	(28,199)	-	-	7,350	(12,122)	(414,259)	
本財政年度中保險負債的即時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	1	(17)	(0)	-	15	199	(107)	716	-	-	393	1,200	26,371	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(13)	(978)	0	-	67	25,396	662	(24,800)	-	-	8,271	8,605	68,857	

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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
第3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已償付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	725	-	-	-	40,506	1,647	1,180	-	-	-	44,058	521,176
已償付申索淨額 Net claim paid	-	725	-	-	-	30,944	1,647	1,227	-	-	-	34,543	471,030
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛數額 Gross case outstanding provision off	176	8,917	-	-	-	444,595	-	90,532	-	-	32	544,253	2,061,007
已報未決申索準備金的淨額毛數額 Gross case outstanding provision btl	176	8,440	-	-	-	457,299	-	52,658	-	-	6,808	525,381	2,203,128
已報未決申索準備金的結轉淨數額 Net case outstanding provision off	176	8,814	-	-	-	261,724	-	87,950	-	-	32	358,695	1,618,929
已報未決申索準備金的淨額淨數額 Net case outstanding provision btl	176	8,411	-	-	-	285,268	-	50,319	-	-	6,808	350,982	1,766,202
本財政年度的已撥款但未報稅申索準備金的變動 Changes in IBNR provision in current financial year													
已撥款但未報稅申索準備金的結轉毛數額 Gross IBNR provision off	534	1,468	13	(0)	117	52,203	8,499	198,095	-	-	6,242	267,171	736,380
已撥款但未報稅申索準備金的淨額毛數額 Gross IBNR provision btl	593	2,885	13	(0)	348	67,189	8,631	192,608	-	-	6,083	278,350	806,842
已撥款但未報稅申索準備金的結轉淨數額 Net IBNR provision off	451	1,250	13	(0)	117	44,494	8,322	188,272	-	-	6,242	249,161	622,803
已撥款但未報稅申索準備金的淨額淨數額 Net IBNR provision btl	500	2,690	13	(0)	348	53,029	8,462	183,355	-	-	6,083	254,480	714,933



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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

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												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 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross premium written (+)	4,401	20,575	9,386	7,510	1,759	215,838	5,291	33,699	4,192	6,728	5,555	314,933	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,078)	(3,882)	(2,018)	(1,769)	(316)	(39,507)	(526)	(13,104)	(2,053)	(3,891)	(1,318)	(69,462)	
財政年度轉分出的保費及轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出結轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(957)	(3,889)	(6,456)	(7)	(756)	(84,336)	(1,340)	(6,734)	(51)	(81)	(1,458)	(106,065)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	(29)	(83)	(1,028)	2	(40)	2,010	167	487	-	-	(15)	1,471	
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												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總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,333	17,886	7,913	6,710	889	196,228	893	26,906	936	2,977	4,104	268,775	
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 (-)	(749)	(3,817)	(1,793)	(1,976)	(202)	(43,735)	(240)	(7,660)	(278)	(1,076)	(1,067)	(62,593)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(836)	(4,135)	(393)	(4,522)	(294)	(77,481)	(77)	(8,825)	(188)	(273)	(267)	(97,291)	
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	(196)	(569)	(6)	(1)	9	(6,058)	(42)	(1,018)	(11)	(36)	(198)	(8,126)	
與本承保年度轉分出的業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(314)	(753)	(156)	(8)	(61)	(24,766)	(54)	(2,540)	(11)	(36)	(232)	(28,931)	
與本承保年度轉分出的業務相關的總政府保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	47	130	35	2	13	6,061	12	726	-	-	52	7,078	
與本承保年度轉分出的業務相關的總最終中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	71	54	114	4	57	12,648	0	796	0	(0)	(18)	13,727	
本財政年度中的已支付開支 Expenses incurred in current financial year	4	(923)	(255)	(476)	(48)	(7,229)	(41)	(2,175)	(234)	(660)	(231)	(12,267)	
所有承保年度的中保負債中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	43	126	-	53	5	774	78	(739)	(2)	0	(22)	315	
管理開支 (-) Management expenses (-)	(244)	(967)	(255)	(488)	(51)	(8,134)	(240)	(1,546)	(257)	(412)	(209)	(12,803)	
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 (-)	205	(81)	-	(41)	(2)	132	121	110	25	(248)	0	221	
已確定但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(1)	-	-	39	-	(349)	17	(624)	-	-	(9)	(926)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,555	8,441	5,467	(227)	354	61,377	511	6,604	225	932	2,332	87,572	
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 (+)	3,838	14,758	(5,677)	964	50	(30,282)	3,472	(1,673)	3,217	3,705	(1,287)	(8,913)	
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 (-)	(385)	(347)	-	(272)	(54)	(2,157)	(332)	(5,007)	(1,821)	(2,888)	(129)	(13,393)	
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,101)	(2,934)	2,487	3,073	1,432	(8,948)	(4,562)	(24,356)	154	(831)	9,811	(25,775)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	2,352	11,477	(3,190)	3,765	1,428	(41,387)	(1,422)	(31,035)	1,550	(14)	8,395	(48,082)	
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	167	190	-	531	8	1,613	238	(1,533)	(3)	(89)	2	1,124	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	4,074	20,109	2,277	4,068	1,790	21,602	(672)	(25,964)	1,772	829	10,729	40,615	

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												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5：補充資訊 Table 5: Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	542	5,082	2,336	4,252	373	80,283	9,492	6,599	49	-	(92)	108,917	
已償付申索淨額 Net claim paid	481	5,006	1,474	4,226	304	68,815	7,251	6,052	49	-	(87)	93,572	
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛數額 Gross case outstanding provision c/f	1,988	22,239	11,599	2,689	1,411	387,430	22,847	60,860	114	-	2,430	513,608	
已撥未決申索準備金的承前毛數額 Gross case outstanding provision b/f	1,934	19,450	5,097	5,344	1,307	397,822	22,125	66,197	-	-	2,470	521,744	
已撥未決申索準備金的結轉淨數額 Net case outstanding provision c/f	1,923	21,983	6,705	2,682	1,286	331,835	17,515	57,899	114	-	2,027	443,968	
已撥未決申索準備金的承前淨數額 Net case outstanding provision b/f	1,850	18,886	2,943	5,336	1,154	342,420	15,671	60,982	-	-	2,006	451,248	
本財政年度的已撥數但未撥回申索準備金的變動 Changes in IBNR provision in current financial year													
已撥數但未撥回申索準備金的結轉毛數額 Gross IBNR provision c/f	661	3,930	(43)	7,483	370	75,760	5,687	52,296	(10)	(4)	1,356	147,486	
已撥數但未撥回申索準備金的承前毛數額 Gross IBNR provision b/f	1,357	11,468	0	6,974	418	124,605	9,534	22,395	-	-	1,081	177,832	
已撥數但未撥回申索準備金的結轉淨數額 Net IBNR provision c/f	604	3,601	(32)	7,474	341	52,017	3,571	39,436	(11)	-	1,409	108,410	
已撥數但未撥回申索準備金的承前淨數額 Net IBNR provision b/f	1,688	10,291	0	6,973	368	110,755	6,880	19,970	-	-	1,081	158,005	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度在岸臨時再保險業務承保業績

Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

														(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
第1：已承保及轉分出的業務的銷售和佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保後前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross premium written (+)	-	391	-	-	(268)	8,945	384	5,051	-	-	-	14,504	329,437	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	67	(593)	(1)	(343)	-	-	-	(870)	(70,332)	
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	(238)	-	-	-	(474)	-	(892)	-	-	-	(1,604)	(107,670)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	(17)	-	-	-	45	-	34	-	-	-	61	1,532	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	438	-	-	-	5,480	384	3,831	-	-	-	10,133	278,907	
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 (-)	-	-	-	-	-	(316)	(1)	(65)	-	-	-	(382)	(62,974)	
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(200)	-	-	-	(672)	(14)	(293)	-	-	-	(1,179)	(98,470)	
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	-	(110)	-	-	-	(292)	0	(290)	-	-	-	(692)	(8,818)	
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 (-)	-	(238)	-	-	-	(374)	-	(290)	-	-	-	(902)	(29,833)	
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 (+)	-	-	-	-	-	40	-	-	-	-	-	40	7,118	
與本承保年度轉分出的業務相關的最終中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	129	-	-	-	42	0	-	-	-	-	171	13,898	
本財政年度中的已付開支 Expenses incurred in current financial year	-	(118)	-	-	22	(498)	374	(614)	-	-	-	(835)	(13,101)	
所有承保年度的中保費當中未分配的淨賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	(38)	-	-	5	87	2	(6)	-	-	-	50	365	
管理開支 (-) Management expenses (-)	-	(27)	-	-	17	(1,507)	(132)	(1,270)	-	-	-	(2,918)	(15,720)	
本年度和過往承保年度的未賺開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	(54)	-	-	-	922	504	661	-	-	-	2,033	2,254	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	(89)	-	-	-	(227)	(0)	(651)	-	-	(13)	(981)	(1,907)	
本財政年度中與本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	-	(80)	-	-	22	3,475	743	1,918	-	-	(13)	6,064	93,637	
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 (+)	-	(47)	-	-	(268)	3,430	3	2,092	-	-	-	5,211	(3,702)	
本財政年度中與過往承保年度相關的最終淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	67	(344)	(1)	(25)	-	-	-	(304)	(13,697)	
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	(908)	-	-	231	1,697	22	775	-	-	-	1,816	(23,959)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	-	(955)	-	-	30	4,783	24	2,841	-	-	-	6,724	(41,358)	
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 (-)	-	(18)	-	-	15	(1,674)	(107)	174	-	-	-	(1,610)	(485)	
未貼現淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	(1,053)	-	-	67	6,584	661	4,933	-	-	(13)	11,178	51,793	

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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表5：補充資訊 Table 5 - Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	725	-	-	-	5,010	1,647	77	-	-	-	7,459	116,376
已償付申索淨額 Net claim paid	-	725	-	-	-	5,010	1,647	77	-	-	-	7,459	101,031
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision off	-	8,917	-	-	-	34,681	-	4,190	-	-	-	47,789	561,397
已報未決申索準備金的淨額毛餘額 Gross case outstanding provision b/t	-	8,440	-	-	-	38,741	-	3,566	-	-	-	50,746	572,491
已報未決申索準備金的結轉淨餘額 Net case outstanding provision off	-	8,814	-	-	-	34,681	-	3,834	-	-	-	47,330	491,297
已報未決申索準備金的淨額淨餘額 Net case outstanding provision b/t	-	8,411	-	-	-	38,741	-	3,441	-	-	-	50,593	501,841
本財政年度的已撥款但未報稅申索準備金的變動 Changes in IBNR provision in current financial year													
已撥款但未報稅申索準備金的結轉毛餘額 Gross IBNR provision off	526	1,232	-	(0)	116	10,536	8,449	29,695	-	-	-	50,555	198,041
已撥款但未報稅申索準備金的淨額毛餘額 Gross IBNR provision b/t	584	2,650	-	(0)	347	4,861	8,580	29,604	-	-	-	46,627	224,459
已撥款但未報稅申索準備金的結轉淨餘額 Net IBNR provision off	443	1,022	-	(0)	116	9,913	8,272	27,299	-	-	-	47,066	155,476
已撥款但未報稅申索準備金的淨額淨餘額 Net IBNR provision b/t	491	2,465	-	(0)	347	4,282	8,411	27,270	-	-	-	43,267	201,272



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross premium written (+)	38,420	1,749	23,781	10,921	(604)	680,452	730	45,330	-	-	(13,997)	786,783
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(15,403)	(5,400)	(4,160)	(2,445)	(1,148)	(97,695)	(130)	(11,149)	-	-	3,611	(133,920)
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 (-)	(2,248)	(344)	(11,752)	(2,278)	(400)	(130,597)	(44)	(973)	-	-	(124)	(148,759)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	(668)	(153)	(3,503)	400	(136)	(21,875)	(10)	(200)	-	-	(19)	(26,163)
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	41,007	1,022	20,694	2,986	3,934	921,427	878	34,495	-	-	3,835	1,030,279
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 (-)	(14,175)	(253)	(4,687)	(563)	(1,032)	(144,076)	(202)	(7,147)	-	-	(936)	(173,072)
與本承保年度相關的最终中產毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(18,628)	(266)	(4,733)	(1,942)	(46,049)	(368,201)	(80)	(13,592)	-	-	(1,016)	(454,508)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	1,133	16	4,418	(66)	13,701	(27,406)	(65)	(1,142)	-	-	(199)	(9,610)
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 (-)	(4,063)	(72)	(723)	-	(276)	(66,489)	(86)	(1,517)	-	-	(257)	(73,484)
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 (+)	920	15	164	-	63	13,486	18	333	-	-	57	15,056
與本承保年度轉分出的業務相關的最終中產額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,276	72	4,977	(66)	13,915	25,597	3	42	-	-	1	48,818
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,898)	540	(645)	(815)	369	(29,648)	(35)	(2,615)	-	-	(480)	(35,228)
所有承保年度的中產負債中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	100	226	-	12	101	1,090	(0)	(141)	-	-	277	1,665
管理開支 (-) Management expenses (-)	(1,642)	(73)	(645)	(840)	152	(32,233)	(32)	(2,451)	-	-	(762)	(38,527)
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 (-)	(356)	386	-	13	116	1,496	(3)	(24)	-	-	5	1,634
已確定但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	(315)	19	(7,667)	(0)	(255)	-	-	1	(8,217)
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	7,439	1,059	15,046	(716)	(29,057)	344,430	495	9,743	-	-	1,205	349,644
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 (+)	(21,693)	(1,951)	(35,093)	4,205	(5,407)	(95,839)	(275)	5,774	-	-	(18,059)	(168,339)
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 (-)	193	141	-	(1,177)	1,097	877	(11)	(3,193)	-	-	4,425	2,352
本財政年度中與過往承保年度相關的最終中產淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(7,766)	11,353	(17,368)	434	2,058	(180,684)	322	(30,341)	-	-	33,924	(188,069)
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	(29,266)	9,543	(52,461)	3,462	(2,252)	(275,646)	36	(27,761)	-	-	20,290	(354,055)
本財政年度中保險負債的臨時估計變動的變動 (-) Changes in finite margin for insurance liabilities in current financial year (-)	464	1,978	-	214	899	10,041	18	1,419	-	-	9,014	24,047
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(21,362)	12,580	(37,415)	2,961	(30,410)	78,825	549	(16,599)	-	-	30,508	19,636

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3：補充資訊 Table 3: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	34,337	9,923	4,934	2,322	5,183	231,079	104	28,353	-	-	51,967	368,202
已支付申索淨額 Net claim paid	39,938	9,784	3,383	2,272	4,720	203,214	109	27,530	-	-	51,967	342,916
本財政年度中的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥未決申索準備金的結轉毛數額 Gross case outstanding provision c/f	9,671	5,917	9,779	8,070	19,187	762,440	999	126,055	-	-	61,029	1,003,146
已撥未決申索準備金的承前毛數額 Gross case outstanding provision b/f	8,112	10,740	11,881	5,667	23,450	881,405	965	128,644	-	-	85,139	1,156,003
已撥未決申索準備金的結轉淨數額 Net case outstanding provision c/f	8,878	5,903	4,674	5,974	18,683	608,315	924	101,894	-	-	61,021	816,265
已撥未決申索準備金的承前淨數額 Net case outstanding provision b/f	7,345	10,731	6,094	4,821	22,311	724,003	921	102,615	-	-	85,130	963,971
本財政年度中的已撥數但未撥回申索準備金的變動 Changes in IBNR provision in current financial year												
已撥數但未撥回申索準備金的結轉毛數額 Gross IBNR provision c/f	8,729	34,691	2,782	3,061	15,097	179,557	272	85,245	-	-	(7,710)	321,723
已撥數但未撥回申索準備金的承前毛數額 Gross IBNR provision b/f	13,213	40,875	-	8,378	14,890	136,570	276	82,062	-	-	54,395	350,660
已撥數但未撥回申索準備金的結轉淨數額 Net IBNR provision c/f	7,904	34,756	-	6,266	15,496	123,244	275	85,011	-	-	(7,719)	265,231
已撥數但未撥回申索準備金的承前淨數額 Net IBNR provision b/f	13,156	40,875	-	8,117	14,890	89,010	276	81,727	-	-	54,395	302,448



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度離岸臨時再保險業務承保業績

Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

														(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
第1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保後前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross premium written (+)	-	-	-	-	-	43,863	404	19,735	-	-	1,747	65,748	852,531	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(7,052)	-	(3,490)	-	-	(106)	(10,649)	(144,569)	
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	-	-	-	-	(12,391)	(166)	(1,542)	-	-	-	(14,099)	(162,858)	
從轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	-	-	-	-	(217)	2	149	-	-	-	(66)	(26,229)	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
第2：本年度未計入貼現變動的總淨保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	32,094	404	11,086	-	-	1,693	45,277	1,075,556
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 (-)	-	-	-	-	-	(2,118)	-	(1,145)	-	-	(100)	(3,364)	(176,435)
與本承保年度相關的最終中取毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(5,864)	-	(1,503)	-	-	(984)	(8,350)	(462,858)
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	-	-	-	-	-	(4,407)	(164)	(1,393)	-	-	-	(5,964)	(15,574)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	(5,302)	(166)	(1,542)	-	-	-	(7,010)	(80,494)
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 (+)	-	-	-	-	-	172	2	149	-	-	-	323	15,379
與本承保年度轉分出的業務相關的最终中取額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	724	-	-	-	-	-	724	49,541
本財政年度中已支付開支 Expenses incurred in current financial year	(14)	83	0	-	-	(7,967)	(253)	(6,296)	-	-	(68)	(14,515)	(49,742)
所有承保年度的中取負債中未分配的淨賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	(0)	0	-	-	(359)	0	(124)	-	-	13	(470)	1,195
管理開支 (-) Management expenses (-)	-	-	-	-	-	(9,377)	(146)	(3,123)	-	-	(77)	(12,722)	(51,250)
本年度和過往承保年度的未賺開支的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(14)	83	-	-	-	1,769	(107)	(3,049)	-	-	(4)	(1,322)	312
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	-	362	-	17	-	-	0	379	(7,838)
本財政年度中與本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	(14)	83	0	-	-	12,100	(13)	766	-	-	542	13,464	363,108
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 (+)	-	(11)	-	-	-	3,079	(11)	10,882	-	-	53	13,993	(154,346)
本財政年度中與過往承保年度相關的最終淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	9	-	-	-	820	25	(1,445)	-	-	(6)	(597)	1,755
本財政年度中與過往承保年度相關的最终淨賠開支的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	(7)	0	-	-	941	0	(40,478)	-	-	7,303	(32,241)	(220,310)
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	-	(9)	0	-	-	4,840	14	(31,041)	-	-	7,350	(18,846)	(372,901)
本財政年度中保險負債的即時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	1	1	(0)	-	-	1,872	(0)	542	-	-	393	2,809	26,857
未貼現淨保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(13)	75	0	-	-	18,812	1	(29,733)	-	-	8,284	(2,573)	17,064

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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
第3：補充資訊 Table 3 - Supplementary Information													
本財政年度中的已償付申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	-	-	35,496	-	1,103	-	-	-	36,599	404,800
已償付申索淨額 Net claim paid	-	-	-	-	-	25,934	-	1,150	-	-	-	27,084	370,000
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision off	176	-	-	-	-	409,914	-	86,342	-	-	32	496,464	1,499,610
已報未決申索準備金的淨額毛餘額 Gross case outstanding provision btl	176	-	-	-	-	418,559	-	49,092	-	-	6,808	474,634	1,630,638
已報未決申索準備金的結轉淨餘額 Net case outstanding provision off	176	-	-	-	-	227,042	-	84,116	-	-	32	311,366	1,127,631
已報未決申索準備金的淨額淨餘額 Net case outstanding provision btl	176	-	-	-	-	246,528	-	46,878	-	-	6,808	300,390	1,264,361
本財政年度的已撥款但未報申索準備金的變動 Changes in IBNR provision in current financial year													
已撥款但未報申索準備金的結轉毛餘額 Gross IBNR provision off	8	236	13	-	1	41,667	49	168,400	-	-	6,242	216,616	538,340
已撥款但未報申索準備金的淨額毛餘額 Gross IBNR provision btl	9	235	13	-	1	62,328	51	163,003	-	-	6,083	231,722	582,383
已撥款但未報申索準備金的結轉淨餘額 Net IBNR provision off	8	227	13	-	1	34,582	49	160,973	-	-	6,242	202,095	467,327
已撥款但未報申索準備金的淨額淨餘額 Net IBNR provision btl	9	225	13	-	1	48,747	51	156,085	-	-	6,083	211,213	513,661



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度協約再保險業務承保業績

Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

一般保險業務線 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1: 已承保及轉分出的業務的銷售與得款資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財前年度保費收入及佣金 - 未減除轉分保額前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross premium written (+)	5,843,185	2,182,816	20,569	233,545	516,813	7,007,559	268,911	2,274,366	91,520	-	1,366,480	19,805,764		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,917,173)	(620,012)	(4,193)	(60,067)	(128,789)	(1,942,703)	(31,690)	(738,097)	(64,976)	-	(357,697)	(5,865,397)		
財前年度轉分出的保費及轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(1,893,537)	(55,789)	(2,395)	(55,682)	(139,169)	(1,734,708)	(2,942)	(99,935)	491	-	(526,067)	(4,509,733)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	568,406	16,354	201	12,631	(17,185)	371,500	2,609	30,577	(224)	-	212,747	1,197,614		
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												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 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	
			航空 Aviation	船舶 Ships						標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼保變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,797,216	1,462,910	12,238	262,387	532,238	6,340,811	310,064	1,007,080	23,686	-	1,301,876	15,050,506	
與本承保年度相關的總投保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,232,209)	(378,523)	(3,112)	(58,488)	(132,253)	(1,519,697)	(29,135)	(322,228)	(8,822)	-	(309,481)	(3,993,949)	
與本承保年度相關的總淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,415,150)	(1,066,040)	(8,569)	(187,146)	(410,835)	(3,755,718)	(244,779)	(618,796)	2,585	-	(1,115,046)	(9,819,494)	
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	(477,588)	7,989	(282)	(23,126)	67,641	(332,774)	(2,277)	(2,502)	(3,826)	-	150,233	(616,514)	
與本承保年度轉分出的業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,803,616)	(10,522)	(1,655)	(50,274)	(61,561)	(1,614,712)	(3,814)	(82,740)	(1,147)	-	(452,684)	(4,082,727)	
與本承保年度轉分出的業務相關的總政府保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	442,046	3,464	182	10,994	15,998	381,050	1,367	24,081	586	-	184,909	1,064,675	
與本承保年度轉分出的業務相關的總淨保費 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	883,983	15,048	1,191	16,154	113,204	900,889	170	56,156	(3,265)	-	418,009	2,401,538	
本財政年度中的已支付開支 Expenses incurred in current financial year	(254,801)	(136,954)	(708)	(7,932)	(14,395)	(230,197)	(16,359)	(93,423)	(7,292)	-	(167,814)	(929,875)	
所有承保年度的中保費當中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	444	(198)	(104)	146	13	(3,574)	(1,336)	3,477	(55)	-	(8,883)	(10,070)	
管理開支 (-) Management expenses (-)	(251,765)	(115,220)	(560)	(8,106)	(13,804)	(224,824)	(14,600)	(100,666)	(7,152)	-	(158,080)	(894,777)	
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(3,480)	(21,536)	(44)	27	(604)	(1,799)	(423)	3,767	(85)	-	(850)	(25,028)	
已確定但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(24,173)	(47,992)	4	1,863	(2,052)	(6,237)	298	(59,080)	(2,834)	-	(64,959)	(205,164)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(606,705)	(158,610)	(429)	(12,442)	40,343	496,188	17,811	(88,950)	3,496	-	(205,191)	(514,490)	
本財政年度中與過往承保年度相關的總保費淨變動的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,296,911	1,039,398	7,186	26,138	195,728	703,617	63,416	1,246,176	39,704	-	25,248	5,643,521	
本財政年度中與過往承保年度相關的總投保費開支淨變動的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(783,325)	(243,733)	(1,119)	(12,057)	(10,720)	(331,934)	(2,481)	(409,077)	(30,545)	-	(70,814)	(1,895,806)	
本財政年度中與過往承保年度相關的總淨保費淨變動的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,294,698)	(399,830)	(9,652)	(12,004)	(207,737)	(939,140)	(10,638)	(738,379)	(17,726)	-	285,156	(3,344,649)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	218,887	395,834	(3,585)	2,077	(22,729)	(567,457)	50,297	98,719	(8,568)	-	239,590	403,065	
本財政年度中保費負債的現時估計變動的變動 (-) Changes in Risk Margins for insurance liabilities in current financial year (-)	35,617	9,396	278	3,661	716	(11,647)	(7,254)	(4,659)	(2,147)	-	(60,175)	(36,213)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(352,201)	246,619	(3,736)	(6,704)	18,330	(82,916)	60,854	5,111	(7,219)	-	(25,776)	(147,638)	

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	3,784,646	1,851,299	15,398	166,556	341,584	4,029,847	88,182	843,643	5,301	-	536,063	11,662,519	
已支付申索淨額 Net claim paid	3,025,270	1,783,664	14,497	159,715	208,341	2,995,573	88,081	772,930	4,919	-	442,894	9,495,883	
本財政年度的已撥充決中索賠準備金的變動 Changes in case outstanding provision in current financial year													
已撥充決中索賠準備金的結轉毛數額 Gross case outstanding provision c/f	745,806	1,164,400	31,383	281,041	432,825	6,984,824	366,802	1,584,996	78,421	-	706,894	12,377,391	
已撥充決中索賠準備金的承前毛數額 Gross case outstanding provision b/f	836,059	1,382,173	34,390	299,693	504,925	7,481,797	306,948	1,318,822	64,326	-	680,080	12,909,212	
已撥充決中索賠準備金的結轉淨數額 Net case outstanding provision c/f	574,307	1,112,562	20,100	258,808	393,680	5,604,143	365,103	1,438,501	75,773	-	394,992	10,237,968	
已撥充決中索賠準備金的承前淨數額 Net case outstanding provision b/f	696,286	1,315,712	21,195	288,284	436,572	6,019,585	303,894	1,180,666	58,253	-	428,220	10,748,667	
本財政年度的已撥充但未撥款申索準備金的變動 Changes in IBNR provision in current financial year													
已撥充但未撥款申索準備金的結轉毛數額 Gross IBNR provision c/f	3,483,791	1,443,094	45,031	290,974	235,292	4,115,551	331,943	4,800,450	30,307	-	1,846,124	16,622,556	
已撥充但未撥款申索準備金的承前毛數額 Gross IBNR provision b/f	3,141,560	1,458,009	45,712	274,635	143,742	3,672,241	314,285	4,335,993	13,787	-	2,010,800	15,410,763	
已撥充但未撥款申索準備金的結轉淨數額 Net IBNR provision c/f	2,454,751	1,382,343	41,722	273,963	128,504	3,048,764	331,574	4,551,904	30,183	-	1,227,192	13,470,902	
已撥充但未撥款申索準備金的承前淨數額 Net IBNR provision b/f	2,570,936	1,395,877	41,024	260,107	109,747	2,780,047	313,684	4,084,891	19,440	-	1,199,773	12,775,525	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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)
一般轉售業務 General Insurance Lines of Business	非比例再保險合約業務 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				
第1：已承保及轉分出的業務的銷售與佣金 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross premium written (+)	144,274	710,345	1,284	20,230	98,378	2,993,876	320,603	602,289	29,593	-	59,155	4,980,026	24,785,790	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(7,790)	(69,445)	(43)	(1,164)	(9,019)	(254,399)	(21,116)	(81,436)	(4,767)	-	(7,089)	(456,268)	(6,321,666)	
財政年度轉分出的保費和轉分再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(4,810)	(46,788)	-	(915)	(15,455)	(951,242)	(45,693)	(21,388)	-	-	(568)	(1,086,859)	(5,596,592)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,213	1,637	-	190	514	20,883	2,920	3,198	-	-	189	30,744	1,228,358	
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
第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 (+)	89,780	674,026	1,284	23,705	119,446	3,252,919	261,795	516,787	38,016	-	50,697	5,028,455	20,078,961
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 (-)	(6,598)	(70,397)	(43)	(1,724)	(24,286)	(462,354)	(47,564)	(77,178)	(5,384)	-	(5,468)	(700,995)	(4,694,944)
與本承保年度相關的最終中數毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(48,890)	(618,173)	(173)	(10,909)	(91,855)	(1,688,835)	(89,675)	(304,057)	(7,192)	-	(18,388)	(2,878,145)	(12,697,640)
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	(2,871)	(19,866)	1	(190)	839	(326,550)	(21,391)	(14,857)	-	-	(1,254)	(386,140)	(1,002,654)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(4,653)	(48,772)	-	(1,425)	(18,744)	(676,266)	(35,287)	(36,759)	-	-	(2,168)	(824,073)	(4,906,850)
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 (+)	642	5,174	-	299	3,051	53,490	7,570	3,144	-	-	343	73,713	1,138,387
與本承保年度轉分出的業務相關的最終中數額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	1,140	23,733	1	936	16,532	296,226	6,326	18,758	-	-	571	364,221	2,765,759
本財政年度中的已發行開支 Expenses incurred in current financial year	(8,483)	(44,916)	(61)	(1,296)	(2,782)	(164,778)	(16,202)	(29,055)	(1,876)	-	(2,967)	(272,417)	(1,202,292)
所有承保年度的未獲償還或未分配的溢餘開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(245)	102	-	(69)	1	(2,082)	(599)	(1,158)	(21)	-	(32)	(4,102)	(14,172)
管理開支 (-) Management expenses (-)	(8,132)	(33,249)	(46)	(1,156)	(2,749)	(121,466)	(14,659)	(27,352)	(1,814)	-	(2,806)	(213,429)	(1,108,206)
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 (-)	(106)	(11,769)	(15)	(71)	(34)	(41,229)	(944)	(545)	(41)	-	(129)	(54,885)	(79,914)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(4,189)	(172,263)	-	(3,567)	(3,096)	(168,544)	(23,954)	(33,701)	2,704	-	(40,772)	(447,382)	(652,546)
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	18,749	(251,588)	1,008	6,017	(1,734)	441,859	63,009	57,939	26,268	-	(18,151)	343,376	(171,114)
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 (+)	54,838	31,294	-	(615)	(70,768)	(702,712)	(66,423)	87,991	(8,602)	-	10,717	(664,282)	4,979,239
本財政年度中與過往承保年度相關的最終淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(2,870)	(4,041)	-	90	(151)	(6,272)	(1,098)	(9,277)	622	-	(1,780)	(24,776)	(1,920,582)
本財政年度中與過往承保年度相關的最終中數淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(29,016)	(63,432)	-	(1,780)	29,241	173,801	(49,830)	(85,066)	994	-	(9,697)	(34,785)	(3,379,434)
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	22,952	(36,179)	-	(2,305)	(41,678)	(535,183)	(117,351)	(6,352)	(6,986)	-	(761)	(723,843)	(320,778)
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 (-)	(704)	(23,848)	-	542	(916)	(15,728)	17,687	(11,598)	(993)	-	(9,020)	(44,577)	(80,790)
未貼現淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	40,997	(311,615)	1,008	4,254	(44,327)	(109,052)	(36,656)	39,989	18,289	-	(27,932)	(425,045)	(572,682)

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
補充資訊 Table 5: Supplementary Information													
本財政年度中的已發行申索額 Claims paid in current financial year													
已發行申索毛額 Gross claim paid	89,557	84,117	-	2,980	27,695	1,638,745	114,736	114,814	-	-	11,942	2,084,586	13,747,106
已發行申索淨額 Net claim paid	88,481	80,806	-	2,430	22,358	1,358,918	69,590	113,579	-	-	11,942	1,748,104	11,243,987
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛數額 Gross case outstanding provision off	20,278	1,338,803	-	29,044	110,082	3,585,786	424,989	599,910	-	-	19,026	6,127,919	18,505,310
已撥未決申索準備金的承前毛數額 Gross case outstanding provision btf	19,644	946,523	-	17,502	122,743	4,292,796	403,945	518,056	-	-	20,758	6,341,968	19,251,180
已撥未決申索準備金的結轉淨數額 Net case outstanding provision off	19,781	1,304,903	-	28,077	85,024	2,702,245	397,330	583,421	-	-	19,026	5,139,808	15,377,776
已撥未決申索準備金的承前淨數額 Net case outstanding provision btf	19,103	919,638	-	16,237	92,348	3,089,881	364,839	504,816	-	-	20,758	5,027,620	15,776,287
本財政年度的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數額 Gross IBNR provision off	96,123	940,225	-	17,714	68,703	1,230,817	212,971	1,364,323	17,516	-	71,726	4,020,119	20,642,675
已撥發但未報帳申索準備金的承前毛數額 Gross IBNR provision btf	52,032	964,593	-	17,676	24,687	1,289,153	183,894	1,230,060	12,764	-	58,073	3,832,932	19,243,695
已撥發但未報帳申索準備金的結轉淨數額 Net IBNR provision off	95,124	900,686	-	15,465	59,628	884,933	184,691	1,338,996	17,516	-	71,514	3,568,552	17,039,454
已撥發但未報帳申索準備金的承前淨數額 Net IBNR provision btf	51,035	932,217	-	16,367	22,632	958,615	166,416	1,205,335	12,764	-	58,073	3,423,454	16,198,979



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross premium written (+)	626,660	152,265	405	29,600	185,522	758,383	166,820	43,668	22,154	-	22,102	2,007,579	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(57,789)	(65,628)	-	(7,423)	(31,120)	(286,555)	(4,445)	(15,503)	(7,549)	-	(9,896)	(485,909)	
財政年度轉分出的保費和轉分出的再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(83,065)	(20,735)	-	(4,721)	(90,817)	(204,652)	(263)	(9,322)	491	-	(9,099)	(422,183)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	24,804	10,866	-	2,013	(15,350)	20,151	2,425	3,476	(224)	-	5,602	53,764	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												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總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)		343,652	119,362	-	29,024	175,695	879,803	225,652	44,715	23,686	-	37,169	1,878,758
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 (-)		(52,487)	(27,150)	-	(6,352)	(41,163)	(219,586)	(9,719)	(15,974)	(8,822)	-	(12,398)	(393,650)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)		(238,261)	(86,059)	-	(23,226)	(111,781)	(598,205)	(198,429)	(34,916)	(681)	-	17,886	(1,273,673)
與本承保年度相關的轉分出的保險業績 Retroceded business result, relating to current underwriting year		(15,616)	2,702	-	669	76,189	53,223	(522)	(125)	(561)	-	(1,445)	114,513
與本承保年度轉分出的業務相關的總保費毛額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)		(157,015)	(1,780)	-	(4,866)	(11,300)	(133,353)	(1,384)	(8,211)	(1,147)	-	(14,160)	(333,216)
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 (+)		28,294	655	-	1,851	3,637	28,715	735	4,319	586	-	7,144	75,936
與本承保年度轉分出的業務相關的最終中保額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)		113,105	3,827	-	3,684	83,852	157,862	127	3,767	-	-	5,570	371,793
本財政年度中的已支付開支 Expenses incurred in current financial year		(45,702)	(14,175)	-	(2,765)	(4,492)	(32,370)	(12,967)	(1,858)	(4,230)	-	(3,259)	(121,818)
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 (-)		1,959	388	-	(79)	(33)	1,634	(1,629)	829	(2)	-	155	3,222
管理開支 (-) Management expenses (-)		(46,829)	(14,809)	-	(2,510)	(4,342)	(33,052)	(10,919)	(2,689)	(4,082)	-	(3,757)	(122,989)
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 (-)		(832)	246	-	(176)	(116)	(952)	(419)	2	(147)	-	343	(2,051)
已確立但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)		(442)	(3,165)	4	1,397	(2,788)	(2,837)	0	(4,121)	(2,544)	-	(526)	(15,022)
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year		(8,856)	(8,485)	4	(1,252)	91,660	80,029	4,015	(12,280)	6,848	-	37,426	189,109
本財政年度中與過往承保年度相關的總保費毛額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)		325,574	23,994	-	6,364	(6,676)	(143,828)	13,446	3,557	17,991	-	(8,055)	232,366
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 (-)		(30,644)	(25,129)	-	(2,552)	(670)	(92,354)	(443)	(1,934)	(7,189)	-	908	(160,008)
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)		(276,362)	24,935	-	(3,667)	(80,793)	(122,843)	8,243	15,416	(3,477)	-	(14,409)	(452,957)
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		18,567	23,800	-	145	(88,140)	(359,025)	21,246	17,039	7,325	-	(21,556)	(380,599)
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 (-)		(6,497)	5,436	-	848	20	3,505	(7,785)	(433)	(380)	-	1,814	(3,471)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		3,214	20,751	4	(258)	3,540	(275,491)	17,475	4,326	13,793	-	17,684	(194,961)

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												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	439,299	92,041	-	14,653	85,009	443,015	28,019	12,335	1,215	-	24,366	1,139,952	
已支付申索淨額 Net claim paid	416,081	82,342	-	14,522	31,371	312,210	27,973	12,280	1,059	-	24,387	922,227	
本財政年度的已撥充未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥充未決申索準備金的結轉毛數額 Gross case outstanding provision c/f	304,534	174,792	-	38,411	152,052	943,325	264,578	78,691	68,272	-	11,397	2,036,052	
已撥充未決申索準備金的承前毛數額 Gross case outstanding provision b/f	292,063	200,758	-	38,044	174,558	1,071,824	228,721	80,360	54,857	-	(5,409)	2,135,777	
已撥充未決申索準備金的結轉淨數額 Net case outstanding provision c/f	206,796	158,965	-	37,661	48,473	732,382	263,866	77,104	68,272	-	11,258	1,604,776	
已撥充未決申索準備金的承前淨數額 Net case outstanding provision b/f	199,183	185,009	-	37,446	58,012	774,586	227,543	79,225	54,857	-	14,975	1,630,838	
本財政年度的已撥款但未撥款申索準備金的變動 Changes in IBNR provision in current financial year													
已撥款但未撥款申索準備金的結轉毛數額 Gross IBNR provision c/f	230,622	220,545	(0)	26,011	30,597	405,865	279,396	79,664	3,354	-	36,553	1,312,604	
已撥款但未撥款申索準備金的承前毛數額 Gross IBNR provision b/f	166,566	223,583	(0)	21,671	8,446	354,754	257,603	79,897	2,509	-	40,334	1,155,362	
已撥款但未撥款申索準備金的結轉淨數額 Net IBNR provision c/f	187,978	217,779	(0)	24,582	9,109	331,779	279,261	68,314	3,230	-	32,498	1,154,530	
已撥款但未撥款申索準備金的承前淨數額 Net IBNR provision b/f	136,984	226,996	(0)	21,099	5,509	311,459	257,428	71,661	2,385	-	39,519	1,073,039	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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	非比例協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
第1：已承保及轉分出的業務的銷售和佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保後前 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross premium written (+)	64,070	106,435	-	4,664	11,282	123,443	281,209	68,319	(5,699)	-	862	654,584	2,662,162	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,455)	(7,030)	-	(272)	(967)	(10,558)	(17,703)	(2,968)	294	-	(83)	(42,743)	(528,652)	
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,817)	(28,380)	-	-	(2,378)	(15,081)	(42,168)	(8,137)	-	-	(568)	(98,529)	(520,712)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	206	1,749	-	-	443	303	2,846	1,103	-	-	189	6,838	60,602	
該年度在港再承保的保單數目 (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	非比例再保險再保險業務 - 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			財產損害 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總淨保業績 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 (+)	12,223	104,735	-	4,381	13,556	137,207	217,959	93,090	-	-	3,014	586,163	2,464,922
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 (-)	(1,301)	(8,924)	-	(325)	(2,380)	(23,209)	(38,088)	(5,655)	-	-	(238)	(80,119)	(473,769)
與本承保年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(4,198)	(66,227)	-	(1,337)	(2,788)	(58,230)	(78,493)	(61,157)	-	-	(1,140)	(273,570)	(1,547,243)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(1,315)	(7,143)	-	1	(1,611)	(7,037)	(17,028)	(10,461)	-	-	(1,255)	(45,849)	68,664
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,933)	(31,646)	-	-	(2,274)	(14,471)	(29,348)	(29,408)	-	-	(2,168)	(111,247)	(444,464)
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 (+)	275	4,065	-	-	260	3,059	6,340	2,217	-	-	343	16,558	92,494
與本承保年度轉分出的業務相關的最終中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	343	20,438	-	1	403	4,376	5,980	16,730	-	-	570	48,840	420,633
本財政年度中的已發行開支 Expenses incurred in current financial year	(5,026)	(6,897)	-	(356)	(299)	(5,916)	(15,065)	(4,640)	(218)	-	(199)	(38,616)	(160,434)
所有承保年度中的未獲償還或未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(185)	732	-	(25)	22	41	(617)	(570)	0	-	36	(565)	2,657
管理開支 (-) Management expenses (-)	(4,779)	(6,995)	-	(303)	(304)	(4,892)	(13,513)	(3,639)	(252)	-	(223)	(34,901)	(157,890)
本年度和過往承保年度的未獲期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(62)	(634)	-	(27)	(17)	(1,065)	(935)	(431)	33	-	(12)	(3,149)	(5,200)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(1,916)	(12,244)	-	(725)	(1,767)	(10,313)	(23,633)	(9,140)	-	-	(218)	(59,955)	(74,977)
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(1,533)	3,300	-	1,639	4,712	32,503	45,651	2,037	(218)	-	(36)	88,054	277,163
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 (+)	51,204	4,915	-	233	(9,340)	(6,045)	(52,053)	3,891	(5,699)	-	(11)	(12,904)	219,461
本財政年度中與過往承保年度相關的最終淨獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(2,634)	(525)	-	(28)	4	(217)	(1,069)	(127)	294	-	2	(4,300)	(164,308)
本財政年度中與過往承保年度相關的最終中支淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(32,059)	40,865	-	(798)	(283)	257	(47,075)	(5,095)	464	-	1,539	(42,186)	(495,142)
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	16,511	45,255	-	(593)	(9,618)	(6,005)	(100,197)	(1,331)	(4,942)	-	1,531	(59,390)	(439,989)
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 (-)	(727)	3,935	-	213	95	420	17,952	(502)	65	-	136	21,587	18,116
未貼現淨保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	14,251	52,489	-	1,260	(4,811)	26,918	(36,594)	204	(5,095)	-	1,630	50,251	(144,710)

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表5 - 補充資訊 Table 5 - Supplementary Information													
本財政年度中的已發行申索總額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	25,430	21,825	-	(3)	(92)	21,518	105,687	12,415	-	-	-	186,779	1,326,731
已償付申索淨額 Net claim paid	25,106	20,975	-	(3)	117	(6,268)	62,792	12,219	-	-	-	114,939	1,037,166
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛餘額 Gross case outstanding provision otf	9,625	249,704	-	3,470	6,248	152,376	349,073	89,459	-	-	10	859,965	2,896,016
已撥未決申索準備金的承前毛餘額 Gross case outstanding provision btf	10,288	212,943	-	1,964	6,616	165,178	329,062	92,362	-	-	10	818,423	2,954,200
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision otf	9,561	235,863	-	3,464	5,790	125,994	326,649	84,234	-	-	10	791,565	2,396,341
已撥未決申索準備金的承前淨餘額 Net case outstanding provision btf	10,220	205,818	-	1,962	5,602	128,891	297,541	89,350	-	-	10	739,395	2,370,233
本財政年度的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餘額 Gross IBNR provision otf	11,453	154,130	-	1,144	3,641	54,711	188,582	141,193	13	-	(1,035)	553,832	1,866,436
已撥發但未報帳申索準備金的承前毛餘額 Gross IBNR provision btf	1,431	203,365	-	1,410	3,318	35,542	158,353	102,846	119	-	6	506,391	1,661,753
已撥發但未報帳申索準備金的結轉淨餘額 Net IBNR provision otf	11,435	128,420	-	1,082	3,497	37,236	161,708	132,793	13	-	(1,248)	474,936	1,629,466
已撥發但未報帳申索準備金的承前淨餘額 Net IBNR provision btf	1,403	184,281	-	1,297	2,899	24,024	142,431	95,283	119	-	6	451,744	1,524,784



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

承保年度離岸協約再保險業務承保業績

Underwriting Results of Offshore Reinsurance Treaty Business in Underwriting Year Basis

一般保險業務線 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1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保額前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross premium written (+)	5,216,525	2,030,551	20,164	203,945	331,292	6,249,177	102,091	2,230,698	69,366	-	1,344,377	17,798,185	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,859,384)	(554,384)	(4,193)	(52,644)	(97,669)	(1,656,148)	(27,245)	(722,594)	(57,427)	-	(347,801)	(5,379,489)	
財政年度轉分出的保費與佣金轉分回再保險的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出結轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(1,810,472)	(35,054)	(2,395)	(50,961)	(48,352)	(1,530,057)	(2,679)	(90,613)	-	-	(516,968)	(4,087,550)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	543,602	5,488	201	10,618	(1,835)	351,349	183	27,101	-	-	207,145	1,143,850	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
原本承保年度相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,453,565	1,343,548	12,238	233,363	356,543	5,461,008	84,412	962,365	-	-	1,264,707	13,171,748
原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 (-)	(1,179,723)	(351,374)	(3,112)	(52,136)	(91,091)	(1,300,112)	(19,417)	(306,253)	-	-	(297,082)	(3,600,300)
原本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,176,889)	(979,980)	(8,569)	(163,921)	(299,054)	(3,157,512)	(46,350)	(583,880)	3,265	-	(1,132,932)	(8,545,821)
原本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(461,972)	5,287	(282)	(23,795)	(8,548)	(385,998)	(1,755)	(2,377)	(3,265)	-	151,678	(731,027)
原本承保年度轉分出的業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,646,601)	(8,743)	(1,655)	(45,408)	(50,261)	(1,481,359)	(2,430)	(74,528)	-	-	(438,525)	(3,749,510)
原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 (+)	413,751	2,809	182	9,143	12,361	352,335	632	19,761	-	-	177,764	988,739
原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 (+)	770,878	11,221	1,191	12,470	29,352	743,027	43	52,390	(3,265)	-	412,439	2,029,745
本財政年度中的已支付開支 Expenses incurred in current financial year	(209,099)	(122,779)	(708)	(5,168)	(9,904)	(197,827)	(3,393)	(91,564)	(3,062)	-	(164,555)	(808,057)
所有承保年度的申索負債中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(1,515)	(586)	(104)	225	46	(5,208)	293	2,648	(53)	-	(9,038)	(13,292)
管理開支 (-) Management expenses (-)	(204,936)	(100,411)	(560)	(5,596)	(9,461)	(191,772)	(3,681)	(97,977)	(3,070)	-	(154,323)	(771,788)
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 (-)	(2,648)	(21,782)	(44)	203	(488)	(847)	(4)	3,765	61	-	(1,193)	(22,978)
已確立但未生效的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(23,731)	(44,827)	-	466	736	(3,400)	298	(54,960)	(290)	-	(64,433)	(190,142)
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	(597,849)	(150,125)	(433)	(11,190)	(51,317)	416,159	13,796	(76,670)	(3,352)	-	(242,617)	(703,599)
本財政年度中與過往承保年度相關的淨保費毛額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,971,337	1,015,404	7,186	19,775	202,404	847,445	49,970	1,242,619	21,713	-	33,304	5,411,155
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 (-)	(752,681)	(218,605)	(1,119)	(9,506)	(10,049)	(239,580)	(2,038)	(407,143)	(23,357)	-	(71,722)	(1,735,799)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,018,336)	(424,766)	(9,652)	(8,337)	(126,944)	(816,297)	(18,881)	(753,795)	(14,250)	-	299,565	(2,891,693)
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	200,320	372,034	(3,585)	1,932	65,411	(208,433)	29,052	81,681	(15,893)	-	261,147	783,664
本財政年度中保費負債的現時估計變動的變動 (-) Changes in Risk Margins for insurance liabilities in current financial year (-)	42,114	3,959	278	2,813	696	(15,152)	531	(4,225)	(1,767)	-	(61,989)	(32,742)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(355,415)	225,868	(3,740)	(6,446)	14,789	192,575	43,378	786	(21,013)	-	(43,460)	47,323

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	3,345,347	1,759,258	15,398	151,904	256,575	3,586,831	60,163	831,308	4,086	-	511,697	10,522,567
已支付申索淨額 Net claim paid	2,609,189	1,701,322	14,497	145,193	176,969	2,683,363	60,107	760,650	3,859	-	418,506	8,573,656
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥未決申索準備金的結轉毛額 Gross case outstanding provision c/f	441,272	989,608	31,383	242,630	280,773	6,041,499	102,223	1,506,305	10,149	-	695,498	10,341,339
已撥未決申索準備金的承前毛額 Gross case outstanding provision b/f	543,996	1,181,415	34,390	261,649	330,367	6,409,973	78,227	1,238,462	9,469	-	685,489	10,773,435
已撥未決申索準備金的結轉淨額 Net case outstanding provision c/f	367,511	953,597	20,100	221,147	345,206	4,871,762	101,237	1,361,397	7,501	-	383,734	8,633,191
已撥未決申索準備金的承前淨額 Net case outstanding provision b/f	497,102	1,130,703	21,195	250,838	378,559	5,244,999	76,350	1,101,441	3,396	-	413,245	9,117,829
本財政年度的已撥數但未撥回申索準備金的變動 Changes in IBNR provision in current financial year												
已撥數但未撥回申索準備金的結轉毛額 Gross IBNR provision c/f	3,253,169	1,222,549	45,031	264,963	204,695	3,709,686	52,547	4,720,786	26,954	-	1,809,571	15,309,952
已撥數但未撥回申索準備金的承前毛額 Gross IBNR provision b/f	2,974,994	1,234,427	45,712	252,964	135,296	3,317,487	56,682	4,256,097	11,277	-	1,970,466	14,255,402
已撥數但未撥回申索準備金的結轉淨額 Net IBNR provision c/f	2,266,773	1,164,564	41,722	249,381	119,395	2,716,985	52,313	4,483,590	26,954	-	1,194,694	12,316,372
已撥數但未撥回申索準備金的承前淨額 Net IBNR provision b/f	2,433,952	1,168,881	41,024	239,008	104,238	2,468,588	56,255	4,013,230	17,054	-	1,160,254	11,702,486



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至九月

January to September 2024

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	非比例再保險的再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total		
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
第1：已承保及轉分出的業務的銷售佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded															
財政年度保費收入及佣金 - 未減轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession															
毛保費 (+) Gross premium written (+)	80,204	603,910	1,284	15,567	87,096	2,870,433	39,394	533,970	35,292	-	58,293	4,325,442	22,123,628		
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(4,335)	(62,415)	(43)	(891)	(8,052)	(243,841)	(3,413)	(78,468)	(5,061)	-	(7,006)	(413,525)	(5,793,014)		
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 (-)	(2,993)	(18,408)	-	(915)	(13,077)	(936,161)	(3,525)	(13,251)	-	-	(0)	(988,330)	(5,075,880)		
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1,007	(112)	-	190	71	20,580	74	2,095	-	-	-	23,906	1,167,756		
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	非比例再保險的再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損害 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	77,557	569,291	1,284	19,324	105,890	3,115,713	43,837	423,697	38,016	-	47,683	4,442,292	17,614,040
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 (-)	(5,297)	(61,473)	(43)	(1,400)	(21,905)	(439,145)	(9,476)	(71,523)	(5,384)	-	(5,230)	(620,876)	(4,221,175)
與本承保年度相關的最終中數毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(44,692)	(551,946)	(173)	(9,572)	(89,067)	(1,630,605)	(11,181)	(242,900)	(7,192)	-	(17,248)	(2,604,576)	(11,150,397)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(1,557)	(12,723)	1	(191)	2,450	(319,513)	(4,363)	(4,395)	-	-	1	(340,291)	(1,071,318)
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 (-)	(2,720)	(17,126)	-	(1,425)	(16,470)	(661,795)	(5,939)	(7,350)	-	-	-	(712,826)	(4,462,336)
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 (+)	367	1,109	-	299	2,791	50,432	1,230	927	-	-	-	57,155	1,045,893
與本承保年度轉分出的業務相關的最終中數 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	797	3,295	1	935	16,129	291,850	346	2,028	-	-	1	315,381	2,345,125
本財政年度中的已發行開支 Expenses incurred in current financial year	(3,457)	(38,019)	(61)	(941)	(2,483)	(158,862)	(1,137)	(24,415)	(1,658)	-	(2,768)	(233,801)	(1,041,858)
所有承保年度的未獲償還中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(60)	(629)	-	(44)	(21)	(2,123)	18	(588)	(22)	-	(69)	(3,537)	(16,829)
管理開支 (-) Management expenses (-)	(3,353)	(26,254)	(46)	(853)	(2,445)	(116,574)	(1,146)	(23,713)	(1,562)	-	(2,583)	(178,528)	(950,315)
本年度和過往承保年度的未到期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(45)	(11,136)	(15)	(44)	(17)	(40,165)	(9)	(114)	(74)	-	(117)	(51,736)	(74,713)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(2,272)	(160,018)	-	(2,842)	(1,330)	(158,231)	(322)	(24,562)	2,704	-	(40,553)	(387,427)	(577,569)
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	20,282	(254,887)	1,008	4,378	(6,446)	409,356	17,357	55,902	26,487	-	(18,115)	255,322	(448,277)
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 (+)	3,634	26,378	-	(848)	(61,429)	(696,668)	(14,370)	84,100	(2,903)	-	10,727	(651,378)	4,759,778
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 (-)	(236)	(3,516)	-	117	(155)	(6,055)	(28)	(9,150)	328	-	(1,782)	(20,476)	(1,756,275)
本財政年度中與過往承保年度相關的最终中數淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3,043	(104,297)	-	(982)	29,524	173,544	(2,755)	(79,971)	530	-	(11,237)	7,401	(2,884,292)
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	6,441	(81,434)	-	(1,712)	(32,059)	(529,178)	(17,154)	(5,021)	(2,044)	-	(2,291)	(664,453)	119,211
本財政年度中保險負債的即時估計連同的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	24	(27,783)	-	329	(1,011)	(16,149)	(266)	(11,096)	(1,058)	-	(9,155)	(66,165)	(98,906)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	26,746	(364,105)	1,008	2,995	(39,516)	(135,971)	(62)	39,785	23,385	-	(29,562)	(475,296)	(427,973)

一般保險業務 General Insurance Lines of Business	非比例再保險的再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
補充資訊 Table 5 - Supplementary Information													
本財政年度中的已發行申索額 Claims paid in current financial year													
已發行申索毛額 Gross claim paid	64,127	62,292	-	2,983	27,788	1,617,226	9,050	102,400	-	-	11,942	1,897,807	12,420,374
已發行申索淨額 Net claim paid	63,375	59,831	-	2,433	22,241	1,365,186	6,797	101,360	-	-	11,942	1,633,165	10,206,821
本財政年度的已撥未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已撥未決申索準備金的結轉毛餘額 Gross case outstanding provision off	10,654	1,089,099	-	25,574	103,834	3,433,410	75,915	510,451	-	-	19,017	5,267,954	15,609,294
已撥未決申索準備金的淨額毛餘額 Gross case outstanding provision btf	9,356	733,580	-	15,538	116,128	4,127,618	74,883	425,694	-	-	20,748	5,523,545	16,296,980
已撥未決申索準備金的結轉淨餘額 Net case outstanding provision off	10,220	1,069,040	-	24,613	79,234	2,576,252	70,681	499,187	-	-	19,017	4,348,243	12,981,435
已撥未決申索準備金的淨額淨餘額 Net case outstanding provision btf	8,883	713,820	-	14,275	86,746	2,960,990	67,298	415,466	-	-	20,748	4,288,225	13,406,054
本財政年度的已撥發但未報賬申索準備金的變動 Changes in IBNR provision in current financial year													
已撥發但未報賬申索準備金的結轉毛餘額 Gross IBNR provision off	84,669	786,095	-	16,570	65,062	1,176,106	24,389	1,223,131	17,503	-	72,761	3,466,287	18,776,239
已撥發但未報賬申索準備金的淨額毛餘額 Gross IBNR provision btf	50,600	761,228	-	16,266	21,369	1,253,612	25,540	1,127,215	12,645	-	58,066	3,326,541	17,581,943
已撥發但未報賬申索準備金的結轉淨餘額 Net IBNR provision of	83,689	772,266	-	14,383	56,131	847,697	22,983	1,206,203	17,503	-	72,761	3,093,616	15,409,988
已撥發但未報賬申索準備金的淨額淨餘額 Net IBNR provision btf	49,631	747,936	-	15,071	19,733	934,590	23,985	1,110,052	12,645	-	58,066	2,971,710	14,674,196