

香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	直接業務 Direct Business				財產損傷 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		船殼及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	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
<b>表1: 已承辦及分出的業務的銷售與佣金資訊</b> <b>Table 1: Sales &amp; Commission Information on Business Written &amp; Ceded</b>															
財政年度保費收入及佣金 - 本業務保險類別 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	13,871,651	5,650,495	2,031,413	1,217,296	3,242,774	2,190,827	58,365	485,994	60,192	1,375,231	68,295	949,222	847,390	3,699,444	1,660,313
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,139,238)	(709,879)	(716,186)	(296,919)	(788,842)	(377,884)	(1,807)	(89,084)	(12,372)	(104,741)	(13,261)	(98,164)	(125,959)	(797,772)	(471,526)
財政年度分出的保費與分出的再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,882,796)	(785,373)	(518,200)	(374,339)	(806,456)	(540,807)	(55,322)	(268,258)	(35,174)	(820,003)	(31,156)	(511,510)	(622,995)	(2,423,497)	(631,327)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	354,627	155,319	243,133	139,189	293,023	102,693	2,207	62,209	8,022	54,288	7,526	37,639	148,141	488,987	191,873
該年度在香港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)	24,838	498,036	3,866,152	837,289	781,444	208,151	3,090	8,893	16,174	5,071	603	108,121	46,799	333,496	1,257,656

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	直接業務 Direct Business				財產損傷 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		船殼及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	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
<b>表2: 本年度未計入貼現變動後的承保保費</b> <b>Table 2: Total Underwriting Results excluding discount movement for current financial year</b>															
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)															
	13,428,085	5,487,980	1,935,384	1,213,707	3,195,240	2,168,067	58,477	501,210	60,299	1,253,364	63,522	936,576	796,442	3,729,463	1,616,204
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)															
	(1,160,511)	(728,963)	(710,186)	(300,830)	(791,298)	(386,778)	(1,765)	(100,552)	(13,309)	(113,175)	(12,572)	(99,470)	(127,205)	(802,225)	(487,626)
與本業務外年度相關的溢額保費毛額 (-) Gross ultimate claims, relating to current accident year (-)															
	(11,624,590)	(3,722,044)	(799,402)	(607,630)	(1,798,170)	(1,564,030)	(19,135)	(383,317)	(27,416)	(686,875)	(45,721)	(699,628)	(400,993)	(1,424,610)	(582,410)
與本業務外年度相關的溢額保費毛額 (-) Ceded business results, relating to current accident year (-)															
	(92,252)	(158,845)	(92,520)	(8,328)	(121,500)	(41,992)	(35,961)	(26,086)	(9,028)	(363,413)	4,077	5,388	(168,393)	(996,094)	(140,276)
本財政年度中分出的溢額保費毛額 (-) Premium earned in current financial year on business ceded to reinsurers (-)															
	(2,732,943)	(782,683)	(501,186)	(376,524)	(788,480)	(523,490)	(55,466)	(273,033)	(35,664)	(756,721)	(29,478)	(505,296)	(563,191)	(2,432,029)	(593,596)
本財政年度中分出的業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)															
	350,620	154,316	236,332	140,189	283,033	100,957	2,197	63,648	8,008	50,213	7,385	36,674	143,384	496,216	196,373
與本業務外年度相關的溢額保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)															
	2,290,071	469,522	172,333	228,007	383,947	380,541	17,308	183,298	18,628	343,095	26,170	474,010	251,414	939,719	256,947
本財政年度中的已付開支 Expenses incurred in current financial year															
	(1,194,600)	(753,876)	(334,423)	(241,229)	(424,740)	(278,743)	(11,759)	(46,107)	(6,812)	(137,616)	(7,165)	(133,492)	(90,929)	(376,490)	(395,669)
所有意外年度中與本業務外未分配的保費開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)															
	(13,027)	(2,359)	(14,874)	(4,704)	3,022	(16,146)	205	(5,007)	937	(17,017)	618	(2,927)	(1,109)	1,044	(5,438)
管理開支 (-) Management expenses (-)															
	(1,181,572)	(751,518)	(319,549)	(236,525)	(427,762)	(262,597)	(11,965)	(41,099)	(7,749)	(120,599)	(7,783)	(130,566)	(89,819)	(377,533)	(390,230)
未賺取利潤的變動 (+) Change in unearned profit (+)															
	(137,554)	(4,601)	15,569	(2,439)	23,163	(6,752)	(309)	(1,005)	520	(4,102)	(430)	408	43,000	27,740	360
本財政年度中與本財政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															
	(781,422)	119,652	14,422	53,251	82,695	(110,228)	(10,453)	(55,857)	4,254	(51,817)	1,712	9,782	51,923	157,783	10,583
本財政年度中與往年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															
	104,255	93,760	13,318	948	99,907	(8,886)	(8,480)	90,147	14,474	46,420	19,632	149,514	100,189	290,672	43,219
本財政年度中與往年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															
	104,255	93,760	13,318	948	99,907	(8,886)	(8,480)	90,147	14,474	46,420	19,632	149,514	100,189	290,672	43,219
本財政年度中與本業務外未分配的保費開支的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)															
	(23,464)	(962)	(8,452)	(6,406)	(13,519)	(5,478)	38	(4,229)	605	(45,472)	455	(3,841)	11,278	9,703	90
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)															
	(700,631)	212,450	19,288	47,792	169,083	(124,592)	(18,895)	30,060	19,333	(50,870)	21,798	155,455	163,390	458,159	53,892

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health				汽車 Motor Vehicle		航空 Aviation	直接業務 Direct Business				財產損傷 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		船殼及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	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
<b>表3: 補充資訊</b> <b>Table 3: Supplementary Information</b>															
本財政年度中的已付申索額 Claims paid in current financial year															
已付申索毛額 Gross claim paid	11,441,127	3,595,768	649,089	511,534	1,534,332	1,250,428	10,209	271,390	19,530	723,118	33,108	376,739	281,521	1,290,321	540,434
已付申索淨額 Net claim paid	9,125,588	3,146,294	497,785	368,359	1,154,384	1,033,006	5,723	134,189	4,928	360,023	13,956	123,514	91,113	359,225	281,480
本財政年度中的已撥出申索準備金的變動 Changes in case outstanding provision in current financial year															
已撥出申索準備金的結轉毛額 Gross case outstanding provision of	244,517	233,685	221,227	281,079	2,573,637	3,266,055	15,161	394,410	37,626	2,787,962	26,945	638,279	1,172,335	2,229,285	443,921
已撥出申索準備金的承前毛額 Gross case outstanding provision b/f	245,438	150,762	186,497	274,063	2,457,437	2,985,557	10,193	468,965	54,989	2,678,535	32,439	545,452	1,316,767	2,867,310	353,136
已撥出申索準備金的結轉淨額 Net case outstanding provision of	230,948	200,434	183,115	202,909	1,948,169	2,791,818	13,739	191,059	13,362	625,040	14,614	198,446	358,905	565,958	209,031
已撥出申索準備金的承前淨額 Net case outstanding provision b/f	233,209	135,187	153,507	211,044	1,824,831	2,588,895	8,149	221,966	19,062	650,673	20,670	197,182	413,878	718,292	192,178
本財政年度中的已撥出申索準備金的變動 Changes in IBNR provision in current financial year															
已撥出申索準備金的結轉毛額 Gross IBNR provision of	1,335,716	470,953	251,515	273,453	1,230,052	1,554,801	121,704	302,926	37,014	301,035	57,319	371,259	578,106	716,434	187,333
已撥出申索準備金的承前毛額 Gross IBNR provision b/f	1,317,178	489,557	140,946	159,190	1,206,586	1,442,855	40,982	281,145	34,918	310,112	59,297	315,191	481,850	788,935	125,670
已撥出申索準備金的結轉淨額 Net IBNR provision of	1,088,932	384,420	203,878	102,687	862,630	1,152,081	2,538	146,005	19,373	63,384	24,632	156,921	194,715	221,161	35,057
已撥出申索準備金的承前淨額 Net IBNR provision b/f	1,064,227	406,068	115,716	86,545	816,842	1,195,626	3,693	131,917	24,005	115,557	27,835	152,221	171,362	247,654	39,190

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，則會以舊有的市場臨時統計數字的形式，在另一份工作表中呈現。所以，在闡釋市場承保表現時，務必留意上述事項。

Note (1): Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024, which also led to a new set of regulatory returns. This report is based on these new regulatory returns, where companies are required to report underwriting performance data according to their financial year, not the calendar year. Consequently, for certain companies with their financial year end dates not falling on 31 December, data for the period prior to the start of their financial year in 2024 is not included in this report. For example, if the financial year end date is on 31 March, this report only contains data starting from 1 April 2024 up to the quarter end of this return. Data relevant to the period prior to the start of their respective 2024 financial year (i.e. from 1 January 2024 to 31 March 2024 under the aforementioned example) is presented in a separate worksheet using the previous market statistics layout. Please be cautious of the above when interpreting the results.

註(2): 由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。

Note (2): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(3): 本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而被修改。保險業監管局雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。

Note (3): The statistics are provisional and unaudited, and therefore there is a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.





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(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: 已承辦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 - 本業務保險類別 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross Premium Written (+)	13,356,607	4,971,452	1,943,708	1,135,649	3,156,467	2,171,325	27,472	308,199	59,214	667,590	63,296	914,239	827,434	3,186,483	1,631,685	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,102,954)	(597,097)	(700,797)	(284,133)	(774,125)	(375,759)	(124)	(56,381)	(12,130)	(62,613)	(12,240)	(96,900)	(124,726)	(672,314)	(454,089)	
財政年度分出的保費與分出的再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,830,931)	(752,502)	(499,152)	(360,979)	(788,026)	(532,812)	(27,462)	(175,297)	(34,729)	(393,164)	(28,911)	(479,146)	(603,880)	(2,065,411)	(625,151)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	347,630	144,747	237,070	134,755	288,896	101,683	1,499	41,276	7,914	24,625	7,193	35,662	146,932	415,179	190,518	
該年度在香港承保的保單數目 (單位: 萬) Number of policies written in Hong Kong during the year (in unit)	24,690	497,492	3,783,132	814,246	709,588	201,970	62	7,892	16,031	2,412	547	107,532	45,950	309,706	1,249,524	

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後的承保業績 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 (+)	12,915,709	4,823,198	1,850,947	1,134,015	3,108,947	2,151,518	28,493	306,403	59,242	609,536	58,962	901,491	774,660	3,205,646	1,586,454	
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,123,794)	(616,180)	(694,802)	(287,979)	(773,430)	(383,966)	(124)	(60,423)	(13,039)	(64,398)	(11,568)	(98,158)	(125,492)	(673,169)	(468,309)	
與本業務年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(11,177,739)	(3,176,535)	(767,091)	(562,675)	(1,758,941)	(1,559,067)	(4,232)	(230,461)	(27,016)	(258,263)	(43,345)	(680,449)	(394,200)	(1,256,177)	(581,338)	
與本業務年度相關的分出的業務業績 Ceded business results, relating to current accident year	(83,112)	(164,172)	(84,940)	(4,255)	(120,892)	(37,383)	(23,073)	(19,856)	(8,849)	(186,192)	4,719	17,932	(155,801)	(826,172)	(135,661)	
本財政年度中分出的溢利保費毛額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(2,680,196)	(750,405)	(483,545)	(363,311)	(769,706)	(517,210)	(28,490)	(172,846)	(35,158)	(365,318)	(27,351)	(473,023)	(542,863)	(2,062,836)	(587,091)	
本財政年度中分出的業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	343,632	143,744	230,267	135,732	278,899	100,214	1,509	40,933	7,884	22,805	7,056	34,718	142,096	422,296	195,096	
與本業務年度分出的業務相關的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	2,253,453	442,488	168,338	223,324	369,916	379,613	3,908	112,057	18,425	156,321	25,014	456,236	244,966	813,812	256,333	
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,161,088)	(704,646)	(318,410)	(234,349)	(419,285)	(276,781)	(108)	(31,069)	(6,714)	(63,589)	(7,254)	(132,124)	(89,904)	(337,247)	(395,506)	
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 (-)	(13,060)	(2,054)	(14,383)	(4,622)	(3,199)	(15,460)	71	(2,964)	932	7,162	63	(2,991)	(1,182)	4,406	(6,799)	
管理開支 (-) Management expenses (-)	(1,148,028)	(702,591)	(304,027)	(229,727)	(422,484)	(261,321)	(179)	(28,106)	(7,646)	(70,751)	(7,316)	(129,134)	(88,722)	(341,653)	(388,707)	
未賺取利潤的變動 (+) Change in unearned profit (+)	(120,500)	(4,749)	15,310	(2,383)	24,034	(7,143)	(281)	(2,317)	511	1,622	(428)	429	43,187	17,616	(18,641)	
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	(750,523)	156,915	1,013	42,374	60,433	(112,823)	676	(37,723)	4,136	38,716	1,085	9,120	52,450	129,943	(13,002)	
本財政年度中與往年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	105,315	89,833	13,718	(4,917)	99,129	(3,972)	41	40,681	14,259	140,697	11,227	133,325	99,955	253,066	30,350	
本財政年度中與往年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	105,315	89,833	13,718	(4,917)	99,129	(3,972)	41	40,681	14,259	140,697	11,227	133,325	99,955	253,066	30,350	
本財政年度中與往年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	(22,778)	(1,160)	(8,104)	(6,797)	(12,483)	(4,734)	38	(3,397)	603	(29,869)	453	(4,180)	11,264	10,961	(1,627)	
本財政年度中與往年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	(667,986)	245,588	6,626	30,661	147,080	(121,529)	755	(439)	18,998	149,544	12,765	138,265	163,669	393,969	15,721	

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore															
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表3: 補充資訊 Table 3: Supplemental Information																
本財政年度中的已償付申索 Claims paid in current financial year																
已償付申索毛額 Gross claim paid	10,973,643	3,090,353	627,571	477,964	1,500,410	1,241,142	4,542	167,480	19,530	324,528	32,504	376,246	280,636	1,120,561	540,332	
已償付申索淨額 Net claim paid	8,700,487	2,664,112	478,654	336,579	1,131,010	1,028,466	56	82,979	4,928	143,040	13,546	123,441	91,038	335,659	281,426	
本財政年度中的已撥款申索準備金的變動 Changes in case outstanding provision in current financial year																
已撥款申索準備金的結轉毛額 Gross case outstanding provision of	238,569	157,177	213,180	265,964	2,535,264	3,251,886	9,475	209,744	37,626	1,422,626	25,164	629,701	1,154,445	2,020,501	443,857	
已撥款申索準備金的承前毛額 Gross case outstanding provision b/f	227,421	110,040	179,502	258,234	2,413,557	2,974,133	10,193	251,070	54,989	1,784,422	31,770	530,066	1,293,734	2,493,386	352,969	
已撥款申索準備金的結轉淨額 Net case outstanding provision of	224,999	127,516	175,229	188,865	1,922,928	2,782,988	8,053	100,989	13,362	348,228	13,544	196,511	358,530	513,095	208,992	
已撥款申索準備金的承前淨額 Net case outstanding provision b/f	215,192	94,465	146,947	196,299	1,799,107	2,582,804	8,149	119,659	19,062	542,989	20,314	193,154	413,712	636,552	192,027	
本財政年度中的已撥款申索準備金的變動 Changes in IBNR provision in current financial year																
已撥款申索準備金的結轉毛額 Gross IBNR provision of	1,279,137	465,108	230,225	258,917	1,189,958	1,551,843	2,639	194,411	36,904	152,034	56,767	366,681	563,440	593,933	185,666	
已撥款申索準備金的承前毛額 Gross IBNR provision b/f	1,259,044	483,390	126,713	143,325	1,162,341	1,441,843	3,847	168,261	34,527	208,873	41,740	308,943	448,642	687,518	112,115	
已撥款申索準備金的結轉淨額 Net IBNR provision of	1,036,174	378,842	185,678	89,928	841,630	1,149,535	946	92,386	19,351	62,989	24,399	155,689	194,660	201,636	34,227	
已撥款申索準備金的承前淨額 Net IBNR provision b/f	1,010,024	400,241	103,299	75,055	797,769	1,194,818	774	71,038	23,823	63,616	19,260	150,951	171,267	236,943	26,723	



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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 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	專業賠償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
<b>表1: 已承保及分出的業務的銷售額與佣金</b> <b>Table 1: Sales &amp; Commission Information on Business Written &amp; Ceded</b>														
財政年度保費收入及佣金 - 實際再保前 Financial Year Premium Written and Commission, Gross of Reinsurance														
毛保費 (+) Gross Premium Written (+)	1,951,016	5,135,346	36,713	1,760,933	659,635	833,427	1,275,326	844,465	175,172	542,559	109,293	191,592	47,936,295	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(169,314)	(1,132,471)	(9,074)	(354,468)	(107,739)	(137,735)	(227,585)	(197,971)	-	(72,840)	(13,610)	(40,623)	(7,789,810)	
財政年度分出的保費淨額及再保險佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(515,233)	(872,018)	(10,555)	(570,007)	(392,492)	(393,169)	(617,320)	(93,813)	(18,316)	(382,279)		(90,569)	(81,604)	(14,234,924)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	102,752	245,115	2,844	130,868	97,241	103,355	132,174	22,882	-	161,288	18,585	19,081	3,161,762	
該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	12,527	406,448	8,247	921,534	5,003	10,715	358,719	9,963	1,086	178,486	37,580	441,543	10,162,625	

一般保險業務 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	專業賠償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others	
<b>表2: 本年度淨收入扣除折扣的總承保業績</b> <b>Table 2: Total Underwriting Results excluding discount movement for current financial year</b>													
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)													
	2,238,363	5,172,077	36,384	1,767,141	733,175	889,730	1,347,755	1,471,357	65,734	618,430	109,598	176,276	48,141,241
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)													
	(190,624)	(1,151,140)	(9,534)	(358,466)	(112,473)	(138,439)	(233,645)	(199,419)	-	(68,554)	(14,107)	(37,265)	(7,908,496)
與本意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)													
	(2,066,604)	(2,893,895)	(13,867)	(710,667)	(309,850)	(386,082)	(682,529)	(84,245)	-	(350,484)	(28,342)	(65,457)	(30,069,551)
與本意外年度相關的溢利保費毛額 Ceded business result, relating to current accident year													
	25,915	(189,334)	(4,254)	(216,124)	70,874	(85,001)	(314,633)	(139,884)	(13,356)	(82,403)	(50,208)	(32,047)	(2,858,718)
本財政年度中分出的溢利保費毛額 (+) Premium earned in current financial year on business ceded to reinsurers (+)													
	(670,757)	(865,009)	(10,382)	(554,874)	(420,028)	(410,112)	(637,846)	(175,328)	(13,356)	(403,476)	(89,774)	(69,160)	(14,179,448)
本財政年度中分出的溢利保費再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)													
	106,703	239,366	2,892	129,374	100,517	100,332	135,307	26,480	-	153,168	15,116	16,473	3,132,608
與本意外年度相關的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)													
	589,969	436,309	3,236	209,376	390,385	224,779	187,907	8,964	-	167,904	24,449	20,640	8,188,123
本財政年度中的已付開支 Expenses incurred in current financial year													
	(220,549)	(841,094)	(3,830)	(289,682)	(287,430)	(183,461)	(33,301)	(65,565)	(17,454)	(133,183)	(19,425)	(33,321)	(6,306,366)
所有意外年度的申索負債中未分配的溢利保費的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)													
	(6,865)	(47,336)	(390)	(15,860)	(164,845)	(20,027)	178,871	57	-	(14,150)	(1,193)	(885)	(149,306)
管理開支 (-) Management expenses (-)													
	(213,684)	(793,758)	(3,439)	(273,822)	(122,584)	(154,434)	(212,172)	(65,622)	(17,454)	(119,033)	(18,232)	(32,436)	(6,157,061)
未滿期利潤的變動 (+) Change in unearned profit (+)													
	(19,007)	21,379	(179)	(2,574)	12,297	3,418	(6,185)	(8,732)	(2,533,000)	(1,992)	47	1,004	(2,587,258)
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													
	(232,506)	117,994	4,720	189,628	106,594	100,164	77,462	973,512	(2,498,076)	(18,187)	(2,438)	9,191	(1,589,148)
本財政年度中與前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 (-)													
	311,278	908,770	3,132	253,788	28,720	(30,873)	207,082	(11,985)	-	119,556	7,629	9,946	2,829,750
本財政年度中與前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													
	311,278	908,770	3,132	253,788	28,720	(30,873)	207,082	(11,985)	-	119,556	7,629	9,946	2,829,750
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 (-)													
	(14,872)	(8,616)	62	(281)	4,682	(4,784)	(17,762)	(319)	-	(1,466)	(221)	(418)	(115,805)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profits(Loss)													
	63,900	1,018,148	7,914	443,135	139,996	64,507	266,783	961,209	(2,498,076)	99,904	4,970	18,718	1,124,797

一般保險業務 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	專業賠償、醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others	
<b>表3: 補充資訊</b> <b>Table 3: Supplementary Information</b>													
本財政年度中的已付申索額 Claims paid in current financial year													
已付申索毛額 Gross claim paid	1,392,770	2,085,169	5,903	452,113	577,944	273,068	390,522	76,019	692	87,503	7,539	48,436	26,175,121
已付申索淨額 Net claim paid	876,918	1,649,176	5,294	236,977	164,539	108,009	170,843	56,366	346	51,353	881	35,867	18,771,988
本財政年度中的已付申索準備金的變動 Changes in case outstanding provision in current financial year													
已付申索準備金的結轉毛餘額 Gross case outstanding provision c/f	3,401,866	4,513,319	36,459	1,792,284	633,020	336,399	687,372	37,468	-	192,916	36,827	15,628	24,298,736
已付申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,286,622	4,499,687	36,252	1,650,811	313,371	435,816	944,125	3,522	-	187,387	21,392	37,523	24,381,994
已付申索準備金的結轉淨餘額 Net case outstanding provision c/f	2,418,218	3,773,491	28,355	950,471	303,140	129,397	316,260	33,138	-	59,951	3,039	12,711	15,212,001
已付申索準備金的承前淨餘額 Net case outstanding provision b/f	2,360,901	3,713,036	26,410	940,402	85,713	172,931	540,924	3,251	-	101,075	3,488	23,739	15,152,302
本財政年度中的已付申索準備金申索準備金的變動 Changes in IBNR provision in current financial year													
已付申索準備金申索準備金的結轉毛餘額 Gross IBNR provision c/f	3,532,994	4,513,144	4,059	1,093,720	1,200,732	1,689,487	1,872,489	30,325	-	360,412	15,875	87,339	21,528,239
已付申索準備金申索準備金的承前毛餘額 Gross IBNR provision b/f	3,357,519	4,658,511	4,624	1,223,106	1,368,089	1,396,084	1,808,960	27,556	-	436,235	18,495	79,088	21,009,389
已付申索準備金申索準備金的結轉淨餘額 Net IBNR provision c/f	2,241,650	3,718,547	(1,173)	617,372	324,788	699,779	891,711	25,037	-	97,472	10,725	41,001	13,134,975
已付申索準備金申索準備金的承前淨餘額 Net IBNR provision b/f	2,116,337	3,789,770	(926)	622,821	639,086	580,291	712,297	23,500	-	51,694	14,862	34,135	12,929,468

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													財產損害 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	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others				
<b>表1：已承保及引出的業務的總保費和佣金</b> <b>Table 1: Total Underwriting Information on Business Written &amp; Ceded</b>																		
<b>財政年度保費收入及佣金 - 未減除前保費</b> <b>Financial Year Premium Written and Commission, Gross of Reinsurance</b>																		
保費總額 (+) Gross Premium Written (+)	515,044	679,043	87,705	81,647	86,307	19,502	30,893	177,795	978	707,642	4,999	34,963	19,957	512,961	28,629			
與業務相關的佣金 (-) Gross commission, relating to business written (-)	(36,284)	(112,782)	(15,390)	(12,785)	(14,716)	(2,125)	(1,684)	(32,704)	(242)	(42,129)	(1,021)	(1,264)	(1,233)	(125,459)	(17,438)			
<b>財政年度引出的保費和分派再保險的保費</b> <b>Financial Year Premium Ceded and Reinsurance Commission from Ceded</b>																		
分出保費 (-) Premium written, ceded to reinsurers (-)	(51,864)	(32,871)	(19,048)	(13,361)	(18,430)	(7,995)	(27,860)	(92,961)	(445)	(426,839)	(2,245)	(32,364)	(19,115)	(358,086)	(6,177)			
再保險佣金 (-) Reinsurance commission, relating to business ceded to reinsurers (-)	6,997	10,572	6,064	4,434	4,126	1,010	708	20,933	108	29,663	334	1,978	1,210	73,808	1,355			
該年度在港承保的保單數目 (單位: 份) Number of policies written in Hong Kong during the year (in unit)	148	544	83,020	23,043	71,856	6,181	3,028	1,001	143	2,659	56	589	849	23,790	8,132			

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													財產損害 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	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others				
<b>表2：全年保費收入扣除再保險的淨保費</b> <b>Table 2: Total Underwriting Results excluding discount movement for current financial year</b>																		
<b>本財政年度中的最高保費毛額 (+)</b> <b>Gross earned premium in current financial year (+)</b>																		
512,375	664,783	84,438	79,692	86,293	16,549	29,984	194,807	1,057	643,827	4,560	35,086	21,782	523,816	29,750				
<b>本財政年度中的總保費毛額 (-)</b> <b>Gross acquisition expenses incurred in current financial year (-)</b>																		
(36,717)	(112,783)	(15,384)	(12,851)	(17,869)	(2,812)	(1,641)	(40,129)	(271)	(48,777)	(1,003)	(1,312)	(1,712)	(129,057)	(19,318)				
<b>與本財政年度相關的最高淨保費 (-)</b> <b>Gross ultimate claims, relating to current accident year (-)</b>																		
(446,852)	(545,509)	(32,311)	(44,955)	(39,229)	(4,963)	(14,904)	(152,856)	(400)	(428,612)	(2,376)	(19,179)	(6,792)	(168,434)	(1,072)				
<b>本財政年度相關引出的最高保費</b> <b>Ceded business result, relating to current accident year</b>																		
(9,140)	5,328	(7,580)	(4,073)	(608)	(4,609)	(12,889)	(6,231)	(179)	(177,221)	(642)	(12,544)	(12,592)	(169,366)	(4,615)				
<b>本財政年度中引出的再保險保費 (-)</b> <b>Premium earned in current financial year on business ceded to reinsurers (-)</b>																		
(52,747)	(32,278)	(17,640)	(13,213)	(18,774)	(6,280)	(26,977)	(100,187)	(505)	(391,403)	(2,127)	(32,273)	(20,328)	(369,193)	(6,505)				
<b>本財政年度中引出的再保險的淨保費 (+)</b> <b>Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)</b>																		
6,988	10,572	6,065	4,457	4,134	743	688	22,715	124	27,408	329	1,955	1,287	73,920	1,277				
<b>本財政年度中引出的再保險的淨保費 (-)</b> <b>Ultimate claims relating to current accident year on business ceded to reinsurers (-)</b>																		
36,618	27,034	3,995	4,683	14,031	928	13,400	71,241	203	186,774	1,156	17,774	6,448	125,906	613				
<b>本財政年度中的已付開支</b> <b>Expenses incurred in current financial year</b>																		
(33,512)	(49,231)	(16,013)	(6,880)	(5,454)	(1,982)	(11,652)	(15,038)	(98)	(74,028)	89	(1,368)	(1,024)	(39,242)	(163)				
<b>與本財政年度中的最高保費毛額相關的未償賠款 (-)</b> <b>Changes in ULAE in claims liabilities for all accident years (-)</b>																		
33	(304)	(491)	(82)	(177)	(686)	134	(2,044)	5	(24,179)	555	64	73	(3,362)	1,360				
<b>管理開支 (-)</b> <b>Management expenses (-)</b>																		
(33,545)	(48,927)	(15,522)	(6,799)	(5,278)	(1,276)	(11,786)	(12,994)	(103)	(49,848)	(466)	(1,432)	(1,097)	(35,880)	(1,523)				
<b>未償賠款的變動 (+)</b> <b>Change in unearned profit (+)</b>																		
(17,054)	148	259	(56)	(871)	392	(28)	1,311	9	(5,723)	(1)	(22)	(187)	10,123	19,001				
<b>本財政年度中最高保費毛額扣除再保險的淨保費</b> <b>Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year</b>																		
<b>(30,899)</b>	<b>(37,263)</b>	<b>13,409</b>	<b>10,876</b>	<b>22,262</b>	<b>2,595</b>	<b>(11,129)</b>	<b>(18,135)</b>	<b>118</b>	<b>(90,534)</b>	<b>627</b>	<b>662</b>	<b>(527)</b>	<b>27,841</b>	<b>23,584</b>				
<b>本財政年度中最高保費毛額扣除再保險的淨保費</b> <b>Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year</b>																		
(1,060)	3,927	(400)	5,865	777	(4,914)	(8,521)	49,465	215	(94,277)	8,405	16,189	234	37,606	12,869				
<b>本財政年度中最高保費毛額扣除再保險的淨保費</b> <b>Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year</b>																		
<b>(1,060)</b>	<b>3,927</b>	<b>(400)</b>	<b>5,865</b>	<b>777</b>	<b>(4,914)</b>	<b>(8,521)</b>	<b>49,465</b>	<b>215</b>	<b>(94,277)</b>	<b>8,405</b>	<b>16,189</b>	<b>234</b>	<b>37,606</b>	<b>12,869</b>				
<b>本財政年度中最高保費毛額扣除再保險的淨保費</b> <b>Changes in Risk Margin for claims liabilities in current financial year (-)</b>																		
(686)	198	(347)	390	(1,036)	(744)	-	(832)	2	(15,603)	2	339	14	(1,257)	1,717				
<b>未償賠款 - 利潤/虧損</b> <b>Undiscounted Underwriting Results - Profit/Loss</b>																		
<b>(32,645)</b>	<b>(33,138)</b>	<b>12,662</b>	<b>17,132</b>	<b>22,003</b>	<b>(3,063)</b>	<b>(19,651)</b>	<b>30,499</b>	<b>335</b>	<b>(200,414)</b>	<b>9,033</b>	<b>17,190</b>	<b>(279)</b>	<b>64,189</b>	<b>38,171</b>				

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													財產損害 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	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others				
<b>表3：補充資訊</b> <b>Table 3: Supplementary Information</b>																		
<b>本財政年度中引出的保費</b> <b>Claims paid in current financial year</b>																		
已付保費毛額 Gross claim paid	467,483	505,415	21,518	33,570	33,922	9,286	5,668	103,910	-	398,589	604	493	886	169,760	103			
已付淨保費 Net claim paid	425,101	482,182	19,131	31,780	23,374	4,539	5,668	51,211	-	216,982	410	73	75	23,566	54			
<b>本財政年度中引出的保費</b> <b>Changes in case outstanding provision in current financial year</b>																		
已付保費毛額 Gross case outstanding provision of	5,949	76,509	8,047	15,115	38,373	14,169	5,885	184,666	-	1,365,336	1,781	8,578	17,890	208,785	64			
已付淨保費 Gross case outstanding provision of	18,016	40,722	6,995	15,829	43,880	11,424	-	217,896	-	894,114	669	15,386	23,033	373,924	167			
已付保費毛額 Net case outstanding provision of	5,949	72,918	7,886	14,044	25,241	8,830	5,885	90,070	-	276,813	1,070	1,935	374	52,863	40			
已付淨保費 Net case outstanding provision of	18,016	40,722	6,561	14,744	25,725	6,091	-	102,307	-	107,684	357	4,028	166	81,740	151			
<b>本財政年度中引出的保費</b> <b>Changes in IBNR provision in current financial year</b>																		
已付保費毛額 Gross IBNR provision of	56,579	5,845	21,290	14,536	40,094	2,957	119,065	108,515	111	149,001	553	4,579	14,666	122,500	1,668			
已付淨保費 Gross IBNR provision of	58,135	6,167	14,234	15,865	44,245	1,012	37,136	112,884	390	101,239	17,557	6,248	33,207	101,416	13,555			
已付保費毛額 Net IBNR provision of	52,758	5,578	18,201	12,759	21,001	2,546	1,592	53,619	22	395	233	1,232	55	19,526	830			
已付淨保費 Net IBNR provision of	54,203	5,827	12,418	11,491	19,073	808	2,919	60,878	182	51,941	8,575	1,270	95	10,711	12,467			



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(Unit:千元)

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore												總額 Total
	僱員補償 - 建築 Employees' Compensation - Construction	僱員補償 - 非建築 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			保費損失 - 按揭 Premium Loss - Mortgage		保費損失 - 信貸及其他 Premium Loss - Credit & Others			
			業主立法責任 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遺漏 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	
<b>附1: 已承保及分出的業務的銷售與佣金資訊</b> <b>Table 1: Sales &amp; Commission Information on Business Written &amp; Ceded</b>													
財政年度保費收入及佣金 - 總額與已保 Financial Year Premium Written and Commission, Gross of Reinsurance													
總保費 (+) Gross Premium Written (+)	21,840	77,678	-	49,085	54,372	28,513	184,826	-	-	33,102	25,652	15,875	3,479,027
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(5,956)	(18,333)	-	(8,644)	(15,759)	(4,016)	(25,330)	-	-	(6,598)	(2,362)	(2,083)	(506,337)
財政年度保費淨額及分出的保費 Financial Year Premium Ceded and Reinsurance Commission from Ceded													
分出保費淨額 (-) Premium written, ceded to reinsurers (-)	(302)	(9,460)	-	(30,684)	(45,305)	(20,495)	(113,162)	-	-	(26,450)	(25,121)	(8,836)	(1,389,479)
與分出的保費相關的保費佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	31	1,565	-	7,285	20,075	4,588	21,471	-	-	8,606	3,857	820	231,595
該年度在港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	1,349	4,662	-	10,472	293	614	2,581	-	-	59	68	289	245,426

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore												總額 Total
	僱員補償 - 建築 Employees' Compensation - Construction	僱員補償 - 非建築 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			保費損失 - 按揭 Premium Loss - Mortgage		保費損失 - 信貸及其他 Premium Loss - Credit & Others			
			業主立法責任 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遺漏 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	
<b>附2: 本年度保費收入扣除折扣後的淨保費</b> <b>Table 2: Total Underwriting Results excluding discount movement for current financial year</b>													
本財政年度中的保費毛額 (+) Gross earned premium in current financial year (+)													
	23,432	84,175	-	50,058	56,533	29,358	208,084	-	-	62,996	23,954	31,696	3,499,085
本財政年度中的保費支出毛額 (-) Gross acquisition expenses incurred in current financial year (-)													
	(7,236)	(20,140)	-	(9,574)	(13,736)	(3,969)	(29,164)	-	-	(6,510)	(2,369)	(3,943)	(538,276)
與本年事故相關的保費淨額 (-) Gross ultimate claims, relating to current accident year (-)													
	(4,455)	(46,540)	-	(21,897)	(20,375)	(12,364)	(114,601)	-	-	(4,627)	(4,564)	(3,940)	(2,141,805)
與本年事故相關的保費淨額 Ceded business result, relating to current accident year													
	(472)	(1,890)	-	(8,200)	(10,745)	(6,430)	(2,104)	-	-	(40,521)	(29,094)	(7,556)	(523,972)
本財政年度中分出的保費淨額 (+) Premium earned in current financial year on business ceded to reinsurers (+)													
	(395)	(9,416)	-	(31,534)	(44,380)	(18,716)	(115,468)	-	-	(52,890)	(23,215)	(16,382)	(1,402,827)
本財政年度中分出的保費淨額及再保佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)													
	24	1,558	-	7,655	17,501	4,284	25,590	-	-	8,601	3,858	1,927	233,661
與本年事故相關的保費淨額及再保佣金收入 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)													
	(101)	5,969	-	15,680	16,134	8,002	87,774	-	-	3,768	(9,737)	6,900	645,193
本財政年度中的已保開支 Expenses incurred in current financial year													
	(219)	(6,215)	-	(3,072)	(4,273)	(3,275)	(26,540)	-	-	(8,378)	(1,667)	(129)	(309,346)
本財政年度中保費淨額的變動 Changes in ULAE in claims liabilities for all accident years (-)													
	(48)	(739)	-	2,952	646	(287)	412	-	-	(35)	(212)	590	(25,822)
管理開支 (-) Management expenses (-)													
	(171)	(5,476)	-	(6,024)	(4,918)	(2,988)	(26,952)	-	-	(8,344)	(1,455)	(719)	(283,524)
未滿期利潤的變動 (+) Change in unearned profit (+)													
	(712)	(1,536)	-	(89)	(575)	(420)	(20,351)	-	-	(4)	(217)	(5,461)	(22,062)
本財政年度中保費淨額及再保佣金收入扣除折扣後的淨保費 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year													
	10,338	7,854	-	7,227	6,829	2,900	15,324	-	-	2,955	(13,956)	10,667	(36,375)
本財政年度中與離岸直接業務相關的保費淨額的變動 (+) Change in net ultimate claims relating to prior accident years in current financial year (-)													
	1,646	12,921	-	18,478	(12,869)	(7,614)	42,758	-	-	6,000	21,892	1,142	110,736
本財政年度中與離岸直接業務相關的保費淨額的變動 Change in net ultimate claims relating to prior accident years in current financial year (-)													
	1,646	12,921	-	18,478	(12,869)	(7,614)	42,758	-	-	6,000	21,892	1,142	110,736
本財政年度中與其應計保費估計值相關的變動 (-) Change in Risk Margin for claims liabilities in current financial year (-)													
	(131)	(655)	-	(52)	(139)	(624)	(2,129)	-	-	-	(21)	800	(20,795)
實際承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)													
	11,853	20,120	-	25,653	(6,179)	(5,338)	55,953	-	-	8,954	7,915	12,609	53,566

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore												總額 Total
	僱員補償 - 建築 Employees' Compensation - Construction	僱員補償 - 非建築 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			保費損失 - 按揭 Premium Loss - Mortgage		保費損失 - 信貸及其他 Premium Loss - Credit & Others			
			業主立法責任 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遺漏 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	
<b>附3: 補充資訊</b> <b>Table 3: Supplementary Information</b>													
本財政年度中已付的保費 Claims paid in current financial year													
已付保費毛額 Gross claim paid	3,102	30,541	-	5,010	14,069	4,618	34,571	-	-	44	30,147	4,845	1,878,154
已付保費淨額 Net claim paid	3,156	28,907	-	1,447	6,982	176	8,867	-	-	-	15,020	790	1,349,490
本財政年度中的保費未決中保費準備的變動 Change in case outstanding provision in current financial year													
保費未決中保費準備的結轉毛額 Gross case outstanding provision c/f	3,956	38,837	-	5,531	87,203	31,081	100,124	-	-	-	126,592	81	2,344,352
保費未決中保費準備的結轉毛額 Gross case outstanding provision b/f	8,824	32,462	-	7,378	34,056	4,648	88,797	-	-	0	163,815	257	2,002,291
保費未決中保費準備的結轉淨額 Net case outstanding provision c/f	3,934	35,525	-	1,813	57,177	4,692	21,247	-	-	-	43,943	-	732,050
保費未決中保費準備的結轉淨額 Net case outstanding provision b/f	7,991	29,909	-	2,587	23,708	2,629	11,095	-	-	-	66,618	158	552,987
本財政年度中的保費未決中保費準備的變動 Change in BNR provision in current financial year													
保費未決中保費準備的結轉毛額 Gross BNR provision c/f	3,840	26,754	-	36,520	140,987	39,485	146,571	-	-	8,576	4,565	1,611	1,070,866
保費未決中保費準備的結轉毛額 Gross BNR provision b/f	20	36,875	-	63,771	177,100	24,257	180,884	-	-	11,264	212	1,029	1,058,702
保費未決中保費準備的結轉淨額 Net BNR provision c/f	3,839	19,132	-	11,417	57,266	15,901	36,774	-	-	1,966	156	276	337,072
保費未決中保費準備的結轉淨額 Net BNR provision b/f	9	23,342	-	23,667	84,037	7,151	72,208	-	-	7,294	92	561	471,218



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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	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		
<b>表1：已承保及分出的業務的銷售與佣金資訊</b> Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未扣除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	2,504,909	112,086	35,402	862,290	710,542	5,712,989	74,224	1,198,458	64,708	34,311	700,333	12,010,255
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(358,724)	(35,496)	(3,232)	(93,911)	(129,127)	(699,535)	(12,310)	(233,996)	(15,510)	(7,241)	(138,919)	(1,728,003)
財政年度分出的保費和再保險的佣金 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 (-)	(488,438)	(45,220)	(31,304)	(540,323)	(532,476)	(4,338,115)	(10,615)	(703,709)	(18,744)	(6,862)	(371,225)	(7,087,031)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	54,649	13,937	2,051	26,541	124,422	767,233	1,004	155,686	5,644	2,002	107,977	1,261,146
該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 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		
<b>表2：本年度未計入貼現變動的總計保費</b> 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 (+)												
	2,398,895	114,744	36,321	769,163	779,961	5,640,659	75,015	1,207,787	78,005	635	677,075	11,778,259
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)												
	(374,984)	(35,409)	(3,401)	(100,875)	(137,892)	(730,054)	(13,685)	(212,721)	(27,572)	(2,264)	(134,051)	(1,772,907)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)												
	(2,158,926)	(56,454)	(18,017)	(543,202)	(553,327)	(3,949,614)	(46,964)	(533,867)	(24,900)	(1,596)	(421,320)	(8,308,187)
與本意外年度相關的分出的業務保費 Ceded business result, relating to current accident year												
	35,411	(4,985)	(14,860)	(56,987)	(27,722)	(528,584)	(4,018)	(329,740)	(11,718)	18	(130,726)	(1,073,911)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)												
	(476,008)	(42,580)	(31,875)	(489,375)	(579,886)	(4,341,504)	(12,615)	(797,718)	(30,209)	(406)	(374,956)	(7,177,134)
本財政年度中分出的業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)												
	54,807	13,924	2,077	22,634	138,332	772,005	1,194	154,503	11,241	105	88,725	1,259,545
與本意外年度分出的業務相關的最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)												
	456,613	23,671	14,938	409,754	413,832	3,040,915	7,404	313,476	7,251	319	155,505	4,843,678
本財政年度中的已承開支 Expenses incurred in current financial year												
	(67,733)	(17,535)	(1,908)	(43,001)	(85,526)	(467,140)	(10,274)	(147,841)	(3,662)	(80)	(125,816)	(970,517)
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 (-)												
	87	(889)	254	8,340	(2,442)	(18,776)	(1,222)	(1,922)	(363)	(13)	(3,088)	(20,036)
管理開支 (-) Management expenses (-)												
	(67,820)	(16,646)	(2,162)	(51,341)	(83,084)	(448,364)	(9,052)	(145,919)	(3,299)	(68)	(122,728)	(950,481)
未滿期利潤的變動 (+) Change in unearned profit (+)												
	3,182	2,864	114	9,585	(3,237)	(1,750)	55,842	5,497	17,589	10,893	100,819	100,819
本財政年度中與本年有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												
	<b>(164,155)</b>	<b>3,224</b>	<b>(1,751)</b>	<b>34,683</b>	<b>(24,265)</b>	<b>(37,970)</b>	<b>(1,675)</b>	<b>39,460</b>	<b>15,650</b>	<b>14,301</b>	<b>(123,945)</b>	<b>(246,443)</b>
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												
	<b>(89,406)</b>	<b>(2,084)</b>	<b>(8,815)</b>	<b>39,931</b>	<b>12,782</b>	<b>156,162</b>	<b>2,930</b>	<b>70,901</b>	<b>3,325</b>	<b>714</b>	<b>157,620</b>	<b>344,059</b>
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												
	<b>(89,406)</b>	<b>(2,084)</b>	<b>(8,815)</b>	<b>39,931</b>	<b>12,782</b>	<b>156,162</b>	<b>2,930</b>	<b>70,901</b>	<b>3,325</b>	<b>714</b>	<b>157,620</b>	<b>344,059</b>
本財政年度中申索負債的現時估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)												
	(8,609)	(587)	(19)	3,138	4,194	(13,716)	(171)	(6,630)	(1,167)	(42)	(4,235)	(27,844)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	<b>(262,171)</b>	<b>553</b>	<b>(10,585)</b>	<b>77,752</b>	<b>(7,289)</b>	<b>104,477</b>	<b>1,083</b>	<b>103,731</b>	<b>17,808</b>	<b>14,973</b>	<b>29,439</b>	<b>69,771</b>

一般保險業務 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		
<b>表3：補充資訊</b> 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	2,046,329	57,348	8,995	202,928	365,881	2,429,444	40,697	361,424	2,121	346	211,340	5,726,855
已償付申索淨額 Net claim paid	1,594,487	35,472	4,863	92,016	68,283	446,458	34,445	162,737	1,235	277	102,761	2,543,034
本財政年度中的已撥充申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥充申索準備金的結轉毛額 Gross case outstanding provision c/f	151,646	93,977	16,450	956,293	708,212	6,121,142	94,244	1,948,248	1,731	-	359,296	10,451,239
已撥充申索準備金的承前毛額 Gross case outstanding provision b/f	173,174	95,488	7,918	632,923	718,036	6,203,537	95,596	2,075,018	1,799	-	352,991	10,356,480
已撥充申索準備金的結轉淨額 Net case outstanding provision c/f	144,499	63,224	7,304	219,793	205,982	1,118,443	69,183	388,718	1,330	-	156,844	2,375,320
已撥充申索準備金的承前淨額 Net case outstanding provision b/f	166,419	63,116	1,012	220,923	231,076	949,502	69,635	441,899	1,623	-	147,838	2,293,044
本財政年度中的已撥充申索準備金的變動 Changes in IBNR provision in current financial year												
已撥充申索準備金的結轉毛額 Gross IBNR provision c/f	1,076,460	127,252	119,240	377,754	438,223	3,950,204	77,283	952,727	62,291	1,250	299,985	7,482,668
已撥充申索準備金的承前毛額 Gross IBNR provision b/f	904,164	130,214	72,453	242,438	292,381	2,757,015	81,910	945,794	35,774	893	294,934	5,757,968
已撥充申索準備金的結轉淨額 Net IBNR provision c/f	539,699	91,803	11,674	185,507	151,254	843,436	66,895	415,541	39,336	1,000	150,778	2,496,922
已撥充申索準備金的承前淨額 Net IBNR provision b/f	325,413	90,377	10,783	142,465	123,084	707,854	66,234	439,991	25,954	714	145,168	2,078,038

香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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			
<b>表1: 已承保及分出的業務的銷售與佣金資訊</b> 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 (+)	482	-	-	386,106	20,244	540,983	(6)	188,033	-	-	89,878	1,225,719	13,235,974
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(144)	-	-	(21,770)	(3,622)	(118,199)	-	(36,502)	-	-	(15,988)	(196,225)	(1,924,228)
<b>財政年度分出的保費及再保險的佣金</b> 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 (-)	(222)	-	-	(256,880)	(12,672)	(189,362)	22	(96,747)	-	-	(31,369)	(587,230)	(7,674,261)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	71	-	-	3,444	1,921	53,723	-	23,813	-	-	5,057	88,029	1,349,176
該年度在香港承保的保單數目 (保位數) 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 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			
<b>表2: 本年度的入點理賠的總承保業績</b> 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 (+)	1,869	-	-	336,755	22,576	550,028	(6)	200,402	-	-	40,025	1,151,649	12,929,908
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(450)	-	-	(24,398)	(3,959)	(119,182)	-	(30,644)	-	-	(8,372)	(187,004)	(1,959,911)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(277)	-	-	(198,015)	(7,892)	(188,601)	(6)	(99,232)	-	-	(4,951)	(498,974)	(8,807,161)
與本意外年度相關的再保險再保費 (-) Ceded business result, relating to current accident year	(78)	-	-	(135,306)	(7,816)	(78,408)	22	(18,753)	-	-	(21,690)	(262,030)	(1,335,940)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(390)	-	-	(242,911)	(14,169)	(217,799)	22	(112,878)	-	-	(30,755)	(618,882)	(7,796,016)
本財政年度中分出的業務的已賺取再保險再保費收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	91	-	-	3,025	2,342	54,133	-	22,666	-	-	5,063	87,319	1,346,865
與本意外年度相關的再保險再保費申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	221	-	-	104,580	4,012	85,259	-	71,459	-	-	4,002	269,533	5,113,211
本財政年度中的已承付開支 Expenses incurred in current financial year	(38)	-	(35)	(26,337)	(7,889)	(31,326)	1	(27,211)	-	-	(1,093)	(93,927)	(1,064,444)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(1)	-	(35)	(9,161)	(5,914)	(3,435)	3	(8,541)	-	-	(71)	(27,154)	(47,190)
管理開支 (-) Management expenses (-)	(37)	-	-	(17,177)	(1,975)	(27,891)	(2)	(18,670)	-	-	(1,022)	(66,774)	(1,017,255)
未滿期利潤的變動 (+) Change in unearned profit (+)	(7)	-	-	2,698	490	(1,927)	-	2,701	-	-	23,913	27,868	128,687
本財政年度中與本意外年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,019	-	(35)	(44,603)	(4,489)	130,584	11	27,264	-	-	27,832	137,582	(108,862)
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	99	-	(156)	11,676	(10,213)	40,103	593	(79,985)	-	-	9,616	(28,267)	315,792
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	99	-	(156)	11,676	(10,213)	40,103	593	(79,985)	-	-	9,616	(28,267)	315,792
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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	99	-	(156)	11,676	(10,213)	40,103	593	(79,985)	-	-	9,616	(28,267)	315,792
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香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											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	金積損失 - 按揭 Pecuniary Loss - Mortgage		金積損失 - 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												
保費 (+) Gross Premium Written (+)	1,310,246	56,615	35,938	107,427	538,036	1,271,350	60,751	291,483	64,708	34,311	84,662	3,855,528
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(206,281)	(17,689)	(2,650)	(12,606)	(100,202)	(216,965)	(11,056)	(51,475)	(15,510)	(7,241)	(15,615)	(657,289)
財政年度再保險費支出再保險的保費 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 (-)	(75,428)	(8,189)	(31,143)	(75,787)	(422,277)	(999,129)	(10,056)	(121,935)	(18,744)	(6,862)	(49,652)	(1,819,202)
再保險佣金相關的再保險保費 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	7,028	1,140	1,407	8,668	99,192	211,956	1,005	26,587	5,644	2,002	18,238	382,866
該年度在港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 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	金積損失 - 按揭 Pecuniary Loss - Mortgage		金積損失 - 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: 本年度的保費變動情況 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 (+)	1,239,109	56,020	36,795	96,209	576,484	1,430,958	60,848	271,779	78,005	635	78,960	3,925,800
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(209,969)	(17,599)	(2,712)	(11,844)	(105,249)	(255,984)	(12,005)	(50,917)	(27,572)	(2,264)	(14,419)	(710,535)
與本財政年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(933,126)	(36,030)	(20,551)	(30,735)	(344,714)	(668,733)	(42,157)	(106,424)	(24,900)	(1,596)	(68,017)	(2,276,983)
與本財政年度相關的溢利保費毛額 (-) Ceded business result, relating to current accident year	(12,968)	(1,866)	(13,111)	(48,686)	(54,925)	(428,605)	(2,216)	(77,671)	(11,718)	18	(12,998)	(664,745)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(75,565)	(8,090)	(31,758)	(73,221)	(447,617)	(1,146,293)	(10,274)	(157,894)	(30,209)	(406)	(55,182)	(2,036,508)
本財政年度中分出的溢利保費 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	7,156	1,126	1,433	6,451	108,588	232,643	1,155	24,946	11,241	105	3,871	398,714
與本財政年度相關的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	55,441	5,097	17,214	18,084	284,104	485,045	6,903	55,277	7,251	319	38,314	973,049
本財政年度中的溢利保費 Expenses incurred in current financial year	(45,619)	(9,922)	(2,454)	(12,574)	(61,153)	(104,570)	(9,375)	(18,444)	(3,662)	(80)	(10,221)	(278,075)
所有與本財政年度相關的溢利保費毛額 (-) Changes in ULAE in claims liabilities for all accident years (-)	1,638	(1,014)	11	232	(528)	(4,573)	(1,272)	3,565	(363)	(13)	(1,310)	(3,630)
管理費用 (-) Management expenses (-)	(47,255)	(8,908)	(2,465)	(12,806)	(60,625)	(99,996)	(8,103)	(22,009)	(3,299)	(68)	(8,911)	(274,445)
未賺取的溢利 (+) Change in unearned profit (+)	(88)	2,712	1	296	181	(2,657)	(1,359)	32,858	5,497	17,589	7,571	62,602
本財政年度中與本財政年度相關的淨承辦溢利 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	37,338	(6,685)	(2,032)	(7,334)	10,623	(29,591)	(6,264)	51,182	16,560	14,301	(19,124)	58,065
本財政年度中與過往年度相關的淨承辦溢利 Changes in net ultimate claims relating to prior accident years in current financial year (-)	(86,573)	8,246	(7,149)	13,887	29,428	38,300	1,545	53,748	3,325	714	18,959	74,428
本財政年度中與過往年度相關的淨承辦溢利 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(86,573)	8,246	(7,149)	13,887	29,428	38,300	1,545	53,748	3,325	714	18,959	74,428
本財政年度中與本財政年度相關的溢利保費毛額 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(8,574)	(803)	11	795	5,301	8,835	(172)	(4,426)	(1,167)	(42)	902	660
未貼現承保溢利 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(57,809)	758	(9,170)	7,348	45,351	17,544	(4,891)	100,504	17,808	14,973	737	133,152

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											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	金積損失 - 按揭 Pecuniary Loss - Mortgage		金積損失 - 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												
本財政年度中的已付申索額 Claims paid in current financial year												
已付申索毛額 Gross claim paid	894,618	29,946	8,911	31,806	298,659	546,849	37,320	70,308	2,121	346	14,789	1,935,673
已付申索淨額 Net claim paid	822,164	22,902	4,801	16,444	45,476	167,682	31,126	37,864	1,235	277	4,724	1,154,693
本財政年度中的已結案申索淨額的變動 Changes in case outstanding provision in current financial year												
已結案申索淨額的結轉毛額 Gross case outstanding provision of	136,803	75,864	10,403	103,066	461,381	1,462,189	81,387	1,385,084	1,731	-	68,450	3,786,358
已結案申索淨額的承前毛額 Gross case outstanding provision b/f	55,469	80,417	7,840	85,148	505,396	1,690,392	81,312	1,343,641	1,799	-	63,211	3,914,624
已結案申索淨額的結轉淨額 Net case outstanding provision of	135,777	52,832	1,266	46,644	131,710	305,380	60,079	209,702	1,330	-	25,679	970,400
已結案申索淨額的承前淨額 Net case outstanding provision b/f	50,456	53,188	934	48,588	158,794	343,729	59,022	185,265	1,623	-	19,559	921,158
本財政年度中已結案申索淨額的變動 Changes in IBNR provision in current financial year												
已結案申索淨額的結轉毛額 Gross IBNR provision of	657,800	63,953	10,721	64,002	302,024	599,696	71,860	179,254	62,291	1,250	58,028	2,070,679
已結案申索淨額的承前毛額 Gross IBNR provision b/f	651,735	75,637	10,858	44,521	211,001	660,026	76,540	314,997	35,774	893	56,188	2,138,169
已結案申索淨額的結轉淨額 Net IBNR provision of	205,137	56,593	3,364	18,564	86,852	174,187	62,139	65,759	39,336	1,000	26,857	739,788
已結案申索淨額的承前淨額 Net IBNR provision b/f	147,163	56,456	3,820	18,366	84,873	169,671	61,457	132,447	25,954	714	18,354	719,273



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(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			財產損害 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
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<b>表1: 已承保及分出的業務的銷售與保費</b> Table 1: Sales & Commission Information on Business Written & Ceded													
<b>財政年度保費收入及佣金 - 未減除再保險前</b> Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	-	-	-	188,434	12,625	16,820	-	15,225	-	-	943	234,047	4,089,574
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	(3,643)	(2,384)	(3,834)	-	(2,833)	-	-	(192)	(12,885)	(670,175)
<b>財政年度保費的保費及再保險的佣金</b> 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 (-)	-	-	-	(143,692)	(9,201)	(13,465)	-	(7,565)	-	-	(656)	(174,579)	(1,993,781)
再保險佣金, 與業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	61	1,546	6,387	-	1,869	-	-	170	10,033	392,899
<b>該年度在港承保的保單數目 (單位數)</b> Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損害 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			
<b>表2: 本年度的入息調整的總承保業績</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
<b>本財政年度中的溢利或虧損毛額 (+)</b> Gross earned premium in current financial year (+)													
	-	-	-	163,527	13,634	19,478	-	25,586	-	-	1,037	223,262	4,149,062
<b>本財政年度中的溢利或虧損毛額 (-)</b> Gross acquisition expenses incurred in current financial year (-)													
	-	-	-	(3,643)	(2,491)	(4,209)	-	(2,533)	-	-	(194)	(13,070)	(723,604)
<b>與本財政年度相關的溢利或虧損毛額 (+)</b> Gross ultimate claims, relating to current accident year (+)													
	-	-	-	(68,192)	(5,294)	(3,432)	-	(11,935)	-	-	(148)	(89,000)	(2,365,982)
<b>與本財政年度相關的溢利或虧損毛額 (-)</b> Ceded business result, relating to current accident year (-)													
	-	-	-	(81,776)	(6,035)	(5,304)	-	(7,379)	-	-	(433)	(100,927)	(765,672)
<b>本財政年度中分出的溢利或虧損毛額 (+)</b> Premium earned in current financial year on business ceded to reinsurers (+)													
	-	-	-	(143,693)	(10,053)	(15,348)	-	(12,089)	-	-	(750)	(181,934)	(2,218,441)
<b>本財政年度中分出的溢利或虧損毛額 (-)</b> Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)													
	-	-	-	61	1,795	6,771	-	811	-	-	169	9,608	408,322
<b>與本財政年度分出的溢利或虧損毛額 (+)</b> Ultimate claims relating to current accident year on business ceded to reinsurers (+)													
	-	-	-	61,856	2,223	3,274	-	3,899	-	-	148	71,399	1,044,448
<b>與本財政年度分出的溢利或虧損毛額 (-)</b> Expenses incurred in current financial year													
	-	-	-	(6,621)	(2,476)	(1,661)	3	(8,204)	-	-	(40)	(18,999)	(297,074)
<b>所有存於本年的溢利或虧損毛額中未分配的溢利或虧損毛額 (+)</b> Changes in ULAE in claims liabilities for all accident years (+)													
	-	-	-	(111)	(1,037)	(84)	3	(4,184)	-	-	-	(5,412)	(9,042)
<b>管理開支 (-)</b> Management expenses (-)													
	-	-	-	(6,510)	(1,440)	(1,577)	-	(4,020)	-	-	(40)	(13,587)	(288,032)
<b>未賺取的溢利 (+)</b> Change in unearned profit (+)													
	-	-	-	(1,041)	-	(152)	-	297	-	-	(8)	(904)	61,698
<b>本財政年度中與本財政年度相關的淨承保溢利或虧損毛額</b> Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year													
	-	-	-	2,254	(2,662)	4,721	3	(4,167)	-	-	214	363	58,428
<b>本財政年度中與過往年度相關的淨承保溢利或虧損毛額</b> Changes in net ultimate claims relating to prior accident years in current financial year (-)													
	55	-	-	5,571	3,048	2,629	559	(66,557)	-	-	169	(54,526)	19,902
<b>本財政年度中與過往年度相關的淨承保溢利或虧損毛額</b> Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year													
	55	-	-	5,571	3,048	2,629	559	(66,557)	-	-	169	(54,526)	19,902
<b>本財政年度中與本財政年度相關的溢利或虧損毛額 (+)</b> Changes in Risk Margin for claims liabilities in current financial year (+)													
	-	-	-	(162)	(26)	(222)	-	(438)	-	-	-	(848)	(188)
<b>未貼現承保業績 - 利潤(虧損)</b> Undiscounted Underwriting Results - Profit(Loss)													
	55	-	-	7,663	360	7,128	562	(71,162)	-	-	383	(55,011)	78,142

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			財產損害 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			
<b>表3: 補充資訊</b> Table 3: Supplementary Information													
<b>本財政年度中已獲付的保費</b> Claims paid in current financial year													
已獲付保費毛額 Gross claim paid	-	-	-	21,172	-	4,604	-	218	-	-	-	25,994	1,961,668
已獲付淨保費 Net claim paid	-	-	-	2,329	-	3,473	-	178	-	-	-	5,979	1,160,673
<b>本財政年度中的溢利或虧損毛額的變動</b> Changes in case outstanding provision in current financial year													
已獲未決保費的溢利或虧損毛額 Gross case outstanding provision of	-	20	-	68,107	1,443	2,645	685	4,317	-	-	-	77,217	3,863,575
已獲未決保費的溢利或虧損毛額 Gross case outstanding provision of	-	20	-	34,369	5,160	6,345	767	2,813	-	-	80	49,555	3,964,179
已獲未決保費的溢利或虧損毛額 Net case outstanding provision of	-	20	-	6,205	405	1,620	685	2,893	-	-	-	11,829	982,229
已獲未決保費的溢利或虧損毛額 Net case outstanding provision of	-	20	-	4,284	3,477	4,708	766	1,933	-	-	49	15,237	936,395
<b>本財政年度中的溢利或虧損毛額的變動</b> Changes in IBNR provision in current financial year													
已獲未決保費的溢利或虧損毛額 Gross IBNR provision of	83	-	-	50,947	8,971	5,390	795	115,080	-	-	149	181,415	2,252,094
已獲未決保費的溢利或虧損毛額 Gross IBNR provision of	138	-	-	87,770	3,370	9,400	1,272	39,298	-	-	327	141,575	2,279,744
已獲未決保費的溢利或虧損毛額 Net IBNR provision of	83	-	-	4,252	5,355	1,656	795	96,610	-	-	1	108,751	848,539
已獲未決保費的溢利或虧損毛額 Net IBNR provision of	138	-	-	8,579	2,574	4,619	1,272	23,370	-	-	121	40,673	759,946



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位: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											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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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												
保費總額 (+) Gross Premium Written (+)	1,194,663	55,471	(536)	754,864	172,506	4,441,640	13,473	906,975	-	-	615,671	8,154,727
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(152,444)	(17,807)	(582)	(81,305)	(28,925)	(482,570)	(1,254)	(182,522)	-	-	(123,304)	(1,070,713)
財政年度分出的保費扣除再保險的保費 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 (-)	(413,009)	(37,031)	(161)	(464,536)	(110,199)	(3,338,986)	(559)	(581,775)	-	-	(321,573)	(5,267,829)
分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	47,621	12,798	644	17,873	25,230	555,277	(1)	129,099	-	-	89,739	878,280
該年度在港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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: 本年保費扣除折扣的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢利總額 (+) Gross earned premium in current financial year (+)	1,159,786	58,724	(474)	672,955	203,477	4,209,701	14,167	936,009	-	-	598,115	7,852,459
本財政年度中的溢利總額 (-) Gross acquisition expenses incurred in current financial year (-)	(165,014)	(17,810)	(689)	(89,032)	(32,642)	(474,070)	(1,679)	(161,805)	-	-	(119,632)	(1,062,373)
與本財政年度相關的溢利總額 (-) Gross ultimate claims, relating to current accident year (-)	(1,225,801)	(20,424)	2,535	(512,467)	(208,612)	(3,280,881)	(4,807)	(427,443)	-	-	(353,303)	(6,031,204)
與本財政年度相關的溢利總額 (+) Ceded business result, relating to current accident year	48,379	(3,119)	(1,750)	(8,301)	27,204	(99,979)	(1,802)	(252,069)	-	-	(117,728)	(409,166)
本財政年度中分出的溢利總額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(400,443)	(34,490)	(117)	(416,154)	(132,269)	(3,195,212)	(2,341)	(639,825)	-	-	(319,775)	(5,140,626)
本財政年度中分出的溢利總額 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	47,651	12,798	644	16,183	29,745	539,362	38	129,557	-	-	84,854	860,831
與本財政年度分出的溢利總額相關的溢利總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	401,172	18,573	(2,276)	391,670	129,728	2,555,870	501	258,199	-	-	117,192	3,870,629
本財政年度中的溢利總額 (-) Expenses incurred in current financial year	(22,114)	(7,613)	546	(30,427)	(24,373)	(362,570)	(899)	(129,397)	-	-	(115,595)	(692,442)
所有與本財政年度相關的溢利總額 (-) Changes in ULAE in claims liabilities for all accident years (-)	(1,548)	125	243	8,108	(1,914)	(14,203)	49	(5,487)	-	-	(1,778)	(16,406)
管理開支 (-) Management expenses (-)	(20,565)	(7,738)	303	(38,535)	(22,459)	(348,367)	(949)	(123,910)	-	-	(113,817)	(676,036)
未滿期利潤的變動 (+) Change in unearned profit (+)	3,270	152	113	9,289	59	(581)	(390)	22,984	-	-	3,322	38,217
本財政年度中與本財政年度相關的溢利總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(201,494)	9,909	281	42,017	(34,888)	(8,379)	4,588	(11,722)	-	-	(104,821)	(304,508)
本財政年度中與過往年度相關的溢利總額 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(2,834)	(10,330)	(1,666)	26,044	(16,646)	117,863	1,385	17,153	-	-	138,661	269,631
本財政年度中與過往年度相關的溢利總額 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(2,834)	(10,330)	(1,666)	26,044	(16,646)	117,863	1,385	17,153	-	-	138,661	269,631
本財政年度中與本財政年度相關的溢利總額 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(35)	216	(30)	2,343	(1,107)	(22,551)	0	(2,204)	-	-	(5,137)	(28,504)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(204,362)	(205)	(1,415)	70,404	(52,640)	86,933	5,974	3,227	-	-	28,703	(63,381)

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											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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	1,151,711	27,402	84	171,122	67,223	1,882,596	3,377	291,116	-	-	196,551	3,791,181
已償付申索淨額 Net claim paid	772,323	12,570	62	75,573	22,807	278,776	3,319	124,873	-	-	98,037	1,388,341
本財政年度中的已撥款申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥款申索準備金的結轉毛額 Gross case outstanding provision of	14,844	18,113	6,048	853,227	246,831	4,658,952	12,857	563,164	-	-	290,846	6,664,882
已撥款申索準備金的承前毛額 Gross case outstanding provision b/f	117,705	15,071	78	547,775	212,640	4,513,146	14,284	731,377	-	-	289,780	6,441,856
已撥款申索準備金的結轉淨額 Net case outstanding provision of	8,723	10,392	6,037	173,149	74,272	813,063	9,104	179,016	-	-	131,164	1,404,920
已撥款申索準備金的承前淨額 Net case outstanding provision b/f	115,963	9,929	78	172,336	72,282	605,774	10,613	256,633	-	-	128,279	1,371,886
本財政年度中的已撥款申索準備金的變動 Changes in IBNR provision in current financial year												
已撥款申索準備金的結轉毛額 Gross IBNR provision of	418,860	63,299	108,519	313,752	136,198	3,350,508	5,423	773,474	-	-	241,957	5,411,989
已撥款申索準備金的承前毛額 Gross IBNR provision b/f	252,429	54,577	61,594	197,916	81,380	2,096,989	5,370	630,797	-	-	238,746	3,619,799
已撥款申索準備金的結轉淨額 Net IBNR provision of	334,562	35,210	8,310	166,943	64,402	669,249	4,755	349,782	-	-	123,921	1,757,135
已撥款申索準備金的承前淨額 Net IBNR provision b/f	178,250	33,921	6,964	124,099	38,212	538,182	4,778	307,544	-	-	126,815	1,358,764

香港一般業務的臨時統計數字  
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二零二四年一月至十二月  
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意外年度離岸再保險業務承保業績  
Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	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	船隻、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	船隻 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總額與佣金資訊 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	本公司 (+) Gross Premium Written (+)	482	-	-	197,672	7,619	524,163	(6)	172,808	-	-	88,935	991,673	9,146,400
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(144)	-	-	(18,127)	(1,239)	(114,365)	-	(33,670)	-	-	-	(15,796)	(183,340)	(1,254,054)
財政年度分出的保費和再保險的佣金 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 (-)	(222)	-	-	(113,188)	(3,471)	(175,898)	22	(89,182)	-	-	(30,713)	(412,651)	(5,680,480)
再保險佣金 - 未減除再保險前 Reinsurance commission, relating to business ceded to reinsurers (+)	71	-	-	3,383	375	47,336	-	21,944	-	-	-	4,887	77,997	966,277
該年度在香港承保的保單數目 (單位: 千) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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	船隻 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2: 本年度的保費折扣變動 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 (+)	1,869	-	-	173,228	8,942	530,550	(6)	174,816	-	-	38,988	928,387	8,780,846
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(450)	-	-	(20,755)	(1,468)	(114,973)	-	(28,111)	-	-	-	(8,178)	(173,934)	(1,236,307)
與本財政年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(277)	-	-	(129,823)	(2,598)	(185,169)	(6)	(87,297)	-	-	-	(4,803)	(409,975)	(6,441,178)
與本財政年度相關的溢利保費毛額 (-) Ceded business result, relating to current accident year	(78)	-	-	(53,530)	(1,781)	(73,104)	22	(11,374)	-	-	-	(21,257)	(161,103)	(570,269)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(390)	-	-	(99,218)	(4,117)	(202,451)	22	(100,789)	-	-	-	(30,005)	(436,948)	(5,577,574)
本財政年度中分出的溢利保費 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	91	-	-	2,964	546	47,362	-	21,854	-	-	-	4,894	77,712	938,543
與本財政年度分出的溢利保費相關的溢利保費 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	221	-	-	42,724	1,789	81,985	-	67,560	-	-	-	3,854	198,134	4,068,763
本財政年度中分出的溢利保費 Expenses incurred in current financial year	(38)	-	(35)	(19,716)	(5,413)	(29,665)	(2)	(19,007)	-	-	-	(1,053)	(74,928)	(767,370)
所有意外年度的溢利保費中未分配的溢利保費的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(1)	-	(35)	(9,050)	(4,877)	(3,351)	-	(4,357)	-	-	-	(71)	(21,742)	(38,147)
管理費用 (-) Management expenses (-)	(37)	-	-	(10,667)	(536)	(26,314)	(2)	(14,650)	-	-	-	(982)	(53,187)	(729,223)
未減除溢利的變動 (+) Change in unearned profit (+)	(7)	-	-	3,739	490	(1,775)	-	2,404	-	-	-	23,921	28,772	66,989
本財政年度中溢利保費淨額的淨溢利保費 Net Underwritten Best Estimate Combined Business Results in current financial year, relating to current year	1,019	-	(35)	(46,857)	(1,828)	125,863	8	31,430	-	-	-	27,618	137,218	(167,290)
本財政年度中溢利保費淨額的淨溢利保費 Changes in net ultimate claims relating to prior accident years in current financial year (-)	44	-	(156)	6,104	(13,261)	37,474	34	(13,428)	-	-	-	9,447	26,259	295,890
本財政年度中溢利保費淨額的淨溢利保費 Net Underwritten Best Estimate Combined Business Results in current financial year, relating to prior year	44	-	(156)	6,104	(13,261)	37,474	34	(13,428)	-	-	-	9,447	26,259	295,890
本財政年度中溢利保費淨額的溢利保費的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(5)	-	(23)	(7,219)	(16,288)	(5,708)	-	(8,583)	-	-	-	1	(37,825)	(66,329)
未減除溢利保費 - 溢利(虧損) Underwritten Underwriting Results - Profit(Loss)	1,058	-	(214)	(47,971)	(31,376)	157,628	42	9,419	-	-	-	37,066	125,651	62,270

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	船隻、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	船隻 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表3: 補充資訊 Table 3: Supplementary Information	本財政年度中已獲付申索額 Claims paid in current financial year	已獲付申索毛額 Gross claim paid	1	-	-	88,639	4,860	127,560	-	74,758	-	-	1,186	297,004	4,088,185
本財政年度中已獲付申索額 Net claim paid	1	-	-	84,358	4,110	88,477	-	53,571	-	-	-	947	231,464	1,619,805	
本財政年度中溢利保費淨額的溢利保費的變動 Changes in case outstanding provision in current financial year	已獲付申索淨額的溢利保費 Gross case outstanding provision of	-	-	385	133,848	89,915	182,202	-	346,897	-	-	-	1,381	754,628	7,419,510
已獲付申索淨額的溢利保費 Gross case outstanding provision of	-	-	273	162,752	98,498	160,232	-	169,085	-	-	-	4,744	595,584	7,037,440	
本財政年度中溢利保費淨額的溢利保費的變動 Net case outstanding provision of	-	-	232	56,126	73,669	100,921	-	126,755	-	-	-	152	357,855	1,762,774	
已獲付申索淨額的溢利保費 Net case outstanding provision of	-	-	189	42,630	77,948	110,471	-	82,579	-	-	-	3,434	317,251	1,689,137	
本財政年度中溢利保費淨額的溢利保費的變動 Changes in IBNR provision in current financial year	已獲付申索淨額的溢利保費 Gross IBNR provision of	291	-	422	29,025	87,316	79,731	101	255,756	-	-	-	4,894	457,535	5,869,525
已獲付申索淨額的溢利保費 Gross IBNR provision of	65	-	288	18,465	74,390	86,293	129	298,241	-	-	-	13,514	491,386	4,111,185	
本財政年度中溢利保費淨額的溢利保費的變動 Net IBNR provision of	59	-	272	25,302	70,874	45,470	101	105,535	-	-	-	483	248,095	2,005,230	
已獲付申索淨額的溢利保費 Net IBNR provision of	48	-	161	4,475	59,125	52,765	129	151,450	-	-	-	7,118	275,271	1,634,035	



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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		
<b>表1: 已承保及轉出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未扣除轉分保保費 Financial Year Premium Written and Commission, Gross of Retrocession												
保費 (+) Gross Premium Written (+)	64,148	24,809	(2)	60,603	4,345	1,534,196	6,223	164,540	4,857	8,463	(1,324)	1,870,858
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(21,237)	(4,676)	(4)	(12,707)	(1,194)	(223,240)	(702)	(41,215)	(2,363)	(4,407)	1,254	(310,492)
財政年度轉分出的保費及轉分出的再保費的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費及轉分出的再保費的再保費 (-) Premium written, retroceded to retrocessionaires (-)	(5,783)	(1,753)	-	(19,688)	(4,686)	(325,929)	(1,247)	(10,373)	-	-	(800)	(370,260)
與轉分出的業務相關的再保保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,480	391	-	5,152	221	58,892	175	1,786	-	-	117	68,214
該年度在港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	臨時再保險業務 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			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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		
<b>表2: 本年度的保費折扣變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年保費相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)												
	12,132	12,522	-	9,927	1,755	1,379,488	1,151	236,632	1,614	4,713	7,113	1,667,045
與本年保費相關的總保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(7,562)	(2,551)	-	(2,564)	(555)	(220,694)	(159)	(43,881)	(433)	(1,671)	(1,716)	(281,787)
與本年保費相關的總保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)												
	(5,317)	(8,872)	-	(5,765)	(1,075)	(686,449)	(86)	(137,382)	(328)	(288)	(3,504)	(849,065)
與本年保費相關的轉分出的保費及再保費 Retroceded business result, relating to current underwriting year												
	(159)	353	-	(10)	(4)	(81,062)	(166)	(9,909)	2	2	(80)	(91,032)
與本年保費轉分出的業務相關的再保保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(395)	(263)	-	(18)	(16)	(248,774)	(173)	(37,866)	-	-	(110)	(287,616)
與本年保費轉分出的業務相關的再保保費佣金 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)												
	13	-	-	4	2	39,493	2	5,805	-	-	18	45,337
與本年保費轉分出的業務相關的再保保費 (-) Ultimate claims relating to current underwriting year on retroceded business (-)												
	224	616	-	4	11	128,219	4	22,152	2	2	13	151,247
本財政年度中已支付保費 Expenses incurred in current financial year												
	(1,957)	(1,447)	0	(944)	176	(99,172)	416	(43,865)	(494)	(1,143)	(802)	(149,232)
所有保費年度的申索負債中未分配的保費的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)												
	48	(112)	0	121	89	348	105	(393)	(2)	-	189	393
管理開支 (-) Management expenses (-)												
	(1,361)	(1,441)	-	(1,204)	72	(85,614)	(770)	(18,831)	(508)	(885)	(1,006)	(111,547)
本年度和過往保費年度的未獲部分之未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	(643)	106	-	139	15	(13,906)	1,080	(24,640)	16	(259)	15	(38,077)
已備付但未支付的保費的變動 (+) Change in implied profit for bound but not accepted contracts (+)												
	(1)	(0)	-	-	71	(931)	17	1,104	-	-	(22)	238
本財政年度中與本年保費相關的淨保費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												
	(2,864)	5	0	644	369	291,179	1,172	2,700	361	1,612	988	296,167
本財政年度中與過往保費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 (+)												
	1,293	(1,983)	-	4,917	(3,218)	(108,218)	3,990	31,884	3,243	3,750	(16,584)	(80,926)
本財政年度中與過往保費年度相關的淨保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	(303)	565	-	(1,526)	561	35,494	(415)	(10,778)	(2,018)	(2,888)	4,260	22,953
本財政年度中與過往保費年度相關的淨保費的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)												
	(4,722)	11,281	1	8,161	8,924	143,497	(6,435)	(53,007)	280	(915)	46,831	153,897
本財政年度中與過往保費年度相關的淨保費最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
	(3,731)	9,862	1	11,552	6,268	70,774	(2,860)	(31,901)	1,506	(53)	34,507	95,924
本財政年度中保費負債的預計估計變化的變動 (-) Changes in risk margin for reinsurance liabilities in current financial year (-)												
	15	(18)	(0)	589	321	3,317	939	(7,098)	(118)	(168)	11,265	9,044
未貼現保費業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	(6,580)	9,849	1	12,785	6,957	365,270	(749)	(36,298)	1,748	1,391	46,760	401,135

一般保險業務 General Insurance Lines of Business	臨時再保險業務 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			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
本財政年度中已支付申索 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	13,271	15,274	-	5,677	4,467	478,864	17,145	113,833	49	69	62,431	711,082
已支付申索淨額 Net claim paid	15,161	15,274	-	5,627	4,467	386,569	13,762	107,995	49	69	62,431	611,404
本財政年度中已結算申索準備金的變動 Changes in case outstanding provision in current financial year												
已結算申索準備金的結轉毛額 Gross case outstanding provision of	5,396	31,019	(0)	9,699	14,049	1,518,634	22,296	353,202	114	-	8,701	1,963,108
已結算申索準備金的承前毛額 Gross case outstanding provision b/f	12,144	23,693	-	10,903	56,125	1,699,112	25,788	288,074	-	-	96,141	2,211,981
已結算申索準備金的結轉淨額 Net case outstanding provision of	5,334	30,889	(0)	7,031	14,049	1,150,068	17,417	311,045	114	-	8,701	1,544,648
已結算申索準備金的承前淨額 Net case outstanding provision b/f	12,060	23,664	-	10,058	56,125	1,314,342	19,335	243,411	-	-	96,141	1,775,137
本財政年度中已結算保費申索準備金的變動 Changes in BNR provision in current financial year												
已結算保費申索準備金的結轉毛額 Gross BNR provision of	7,870	45,953	12	7,380	11,394	1,170,824	13,699	407,830	-	-	40,005	1,704,966
已結算保費申索準備金的承前毛額 Gross BNR provision b/f	15,919	54,447	13	15,699	19,317	967,648	21,542	408,453	-	-	70,146	1,573,184
已結算保費申索準備金的結轉淨額 Net BNR provision of	7,593	44,090	12	8,276	11,327	923,598	12,598	330,674	-	-	39,966	1,378,134
已結算保費申索準備金的承前淨額 Net BNR provision b/f	16,099	53,076	13	15,437	19,267	759,724	18,715	335,145	-	-	70,146	1,287,622

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	船隻、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			
<b>表1: 已承保及轉分出的業務的銷售及佣金</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	9,285,118	3,926,868	25,456	353,601	907,599	12,377,883	442,575	4,557,612	142,197	-	1,911,616	33,930,526	35,801,383
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,755,659)	(969,932)	(6,364)	(82,494)	(225,819)	(2,817,188)	(35,605)	(1,283,030)	(85,346)	-	(469,820)	(8,731,257)	(9,041,749)
財政年度轉分出的保費和轉分保溢利的再保 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分保溢利再保溢利公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(2,420,117)	(137,330)	(3,510)	(83,088)	(70,367)	(3,560,798)	(38,043)	(199,063)	476	-	(613,802)	(7,125,643)	(7,495,903)
轉分出的業務相關的再保溢利 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	774,112	36,116	413	18,111	14,891	811,080	6,761	54,733	(223)	-	245,364	1,961,359	2,029,573
該年度在港承保的保單數目 (單位: 萬) Number of policies written in Hong Kong during the year (in unit)													

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	船隻、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			
<b>表2: 本年承保計入貼現變動的影響</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
	6,064,335	2,949,777	22,407	375,004	850,528	11,149,355	400,127	3,009,595	70,192	-	1,821,003	26,712,323	28,379,368
與本年承保年度相關的最終費用毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)													
	(1,584,326)	(629,771)	(4,428)	(73,003)	(198,917)	(2,316,262)	(36,265)	(764,408)	(17,177)	-	(397,643)	(6,022,200)	(6,303,987)
與本年承保年度相關的最終淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (+)													
	(3,972,278)	(2,048,130)	(16,914)	(273,682)	(567,820)	(7,119,104)	(310,705)	(1,752,514)	(8,745)	-	(1,507,159)	(17,577,051)	(18,426,116)
與本年承保年度相關的轉分出的業務溢利 Retroceded business result, relating to current underwriting year													
	(529,588)	(26,106)	(423)	(9,382)	23,373	(712,456)	(5,999)	(46,175)	(701)	-	179,884	(1,127,572)	(1,218,804)
與本年承保年度轉分出的業務相關的溢利保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)													
	(1,855,492)	(100,956)	(2,400)	(68,352)	(48,582)	(2,732,548)	(15,256)	(178,308)	(1,534)	-	(606,642)	(5,610,069)	(5,897,685)
與本年承保年度轉分出的業務相關的溢利再保溢利 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)													
	462,296	20,235	275	14,497	12,995	596,240	2,903	46,161	785	-	245,933	1,402,320	1,447,656
與本年承保年度轉分出的業務相關的溢利中保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)													
	863,608	54,615	1,703	44,473	58,960	1,423,852	6,354	85,972	48	-	540,593	3,080,178	3,231,425
與本年承保年度中已發生的費用 Expenses incurred in current financial year													
	(403,087)	(224,291)	(1,044)	(13,050)	(40,419)	(578,860)	(29,681)	(219,672)	(11,523)	-	(247,745)	(1,769,371)	(1,918,603)
所有承保年度的申索負債中未分配的溢利變動的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)													
	(12,414)	40	(108)	(413)	(955)	(11,717)	465	(3,252)	(98)	-	(3,483)	(31,935)	(31,542)
管理費用 (-) Management expenses (-)													
	(391,503)	(198,685)	(750)	(13,229)	(39,188)	(482,963)	(31,224)	(214,706)	(11,393)	-	(245,461)	(1,629,104)	(1,740,651)
本年承保年度中未賺取部分的未來溢利的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)													
	831	(25,646)	(186)	592	(276)	(84,179)	1,078	(1,714)	(32)	-	1,200	(108,333)	(146,410)
已確立但未生效的合約的溢利 (+) Change in implied profit for bound but not accepted contracts (+)													
	(48,043)	(75,313)	4	2,089	9,461	107,580	8,875	35,015	(657)	-	(48,753)	(9,741)	(9,503)
本財政年度中與本年承保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													
	<b>(472,986)</b>	<b>(53,833)</b>	<b>(398)</b>	<b>7,976</b>	<b>76,205</b>	<b>530,254</b>	<b>26,352</b>	<b>261,841</b>	<b>31,389</b>	-	<b>(200,413)</b>	<b>206,388</b>	<b>502,555</b>
本財政年度中與過往承保年度相關的溢利淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)													
	2,623,294	951,186	1,940	(11,137)	(111,325)	(60,004)	83,248	1,504,568	99,131	-	(2,687)	5,078,213	4,997,287
本財政年度中與過往承保年度相關的溢利淨保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(710,085)	(308,757)	(938)	(12,948)	17,788	(175,314)	20,421	(532,198)	(79,437)	-	(50,764)	(1,832,233)	(1,809,280)
本財政年度中與過往承保年度相關的溢利淨保費的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)													
	(1,504,269)	(658,584)	(3,966)	3,952	166,369	962,168	(2,587)	(1,100,735)	(16,870)	-	383,236	(1,771,286)	(1,617,389)
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													
	<b>408,940</b>	<b>(16,155)</b>	<b>(2,965)</b>	<b>(20,133)</b>	<b>72,831</b>	<b>726,850</b>	<b>101,082</b>	<b>(128,364)</b>	<b>2,824</b>	-	<b>329,785</b>	<b>1,474,694</b>	<b>1,570,618</b>
本財政年度中與保費負債的現時估計溢利的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)													
	(53,651)	(7,436)	129	545	(13,432)	46,172	19,392	(84,181)	(3,125)	-	(38,011)	(133,598)	(124,554)
未貼現承保業績 - 虧損(溢利) Undiscounted Underwriting Results - Profit(Loss)													
	<b>(117,697)</b>	<b>(77,424)</b>	<b>(3,234)</b>	<b>(11,611)</b>	<b>135,605</b>	<b>1,303,276</b>	<b>146,826</b>	<b>49,296</b>	<b>31,088</b>	-	<b>91,361</b>	<b>1,547,484</b>	<b>1,948,619</b>

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	船隻、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			
<b>表3: 補充資訊</b> Table 3: Supplementary Information													
本財政年度中的已償付申索 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	5,399,278	2,447,657	28,529	251,620	400,171	7,130,650	223,817	1,667,287	5,320	-	671,977	18,226,307	18,937,388
已償付申索淨額 Net claim paid	4,299,825	2,340,898	27,627	234,231	317,482	5,630,346	221,625	1,535,544	5,031	-	546,136	15,158,744	15,770,148
本財政年度中已結案中保單的變動 Changes in case outstanding provision in current financial year													
已結案中保單的結轉毛額 Gross case outstanding provision of	939,369	2,270,121	31,956	328,915	547,078	10,174,734	503,378	2,576,614	9,982	-	759,054	18,141,200	20,104,309
已結案中保單的淨結轉毛額 Gross case outstanding provision of	838,529	1,980,221	112,250	406,343	819,396	11,448,870	445,228	2,343,964	9,554	-	733,801	19,138,156	21,350,137
已結案中保單的結轉淨額 Net case outstanding provision of	774,552	2,199,986	20,428	287,245	489,171	7,972,020	488,873	2,412,394	7,116	-	423,718	15,075,504	16,620,152
已結案中保單的淨結轉淨額 Net case outstanding provision of	696,169	1,896,184	99,051	379,668	726,642	8,783,886	434,327	2,150,971	3,392	-	481,754	15,652,043	17,427,179
本財政年度中的已結案中保單的變動 Changes in IBNR provision in current financial year													
已結案中保單的結轉毛額 Gross IBNR provision of	3,881,830	2,382,450	35,392	301,065	597,934	6,493,007	515,112	7,046,406	51,071	-	1,996,250	23,300,517	25,005,483
已結案中保單的淨結轉毛額 Gross IBNR provision of	3,262,608	2,312,863	81,341	445,526	514,127	5,710,742	449,876	5,990,261	32,410	-	2,188,781	20,988,535	22,561,718
已結案中保單的結轉淨額 Net IBNR provision of	2,827,999	2,283,004	33,281	287,104	502,201	5,077,486	487,064	6,788,979	51,024	-	1,432,078	19,770,220	21,148,354
已結案中保單的淨結轉淨額 Net IBNR provision of	2,677,545	2,205,109	78,462	431,621	394,332	4,421,053	431,826	5,705,318	32,251	-	1,377,956	17,755,474	19,043,096



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											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	金積項 - 按揭 Pecuniary Loss - Mortgage		金積項 - 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		
<b>表1: 已承保及轉分出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未扣除轉分保費 Financial Year Premium Written and Commission, Gross of Retrocession												
本保費 (+) Gross Premium Written (+)	64,148	24,342	(2)	60,603	4,636	1,300,944	5,435	120,891	4,857	8,463	(3,231)	1,591,086
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(21,237)	(4,676)	(4)	(12,707)	(1,268)	(202,876)	(701)	(36,161)	(2,363)	(4,407)	1,360	(285,040)
財政年度轉分出的保費和轉分出的再保費的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費和轉分出的再保費的再保費 (-) Premium written, retroceded to retrocessionaires (-)	(5,783)	(1,515)	-	(19,688)	(4,686)	(304,825)	(1,075)	(5,059)	-	-	(800)	(343,432)
與轉分出的業務相關的再保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,480	409	-	5,152	221	56,560	173	1,411	-	-	117	65,522
該年度在香港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 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			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金積項 - 按揭 Pecuniary Loss - Mortgage		金積項 - 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		
<b>表2: 本年度的折扣變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保費年度相關的毛保費 (+) Gross ultimate premium, relating to current underwriting year (+)												
	12,132	12,084	-	9,927	1,755	1,171,970	363	203,393	1,614	4,713	5,259	1,423,209
與本保費年度相關的毛保費開支 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(7,562)	(2,551)	-	(2,564)	(555)	(200,177)	(158)	(41,283)	(433)	(1,671)	(1,617)	(258,572)
與本保費年度相關的毛保費淨額 (-) Gross ultimate claims, relating to current underwriting year (-)												
	(5,317)	(8,674)	-	(5,765)	(1,075)	(570,099)	(78)	(132,983)	(328)	(288)	(2,493)	(727,099)
與本保費年度相關的轉分出的保費 Retroceded business result, relating to current underwriting year												
	(159)	464	-	(10)	(4)	(73,990)	3	(5,525)	2	2	(80)	(79,295)
與本保費年度轉分出的保費相關的再保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(395)	(25)	-	(18)	(16)	(235,989)	(1)	(33,147)	-	-	(110)	(269,702)
與本保費年度轉分出的保費相關的再保費開支 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)												
	13	-	-	4	2	37,000	-	5,470	-	-	18	42,507
與本保費年度轉分出的保費相關的再保費淨額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)												
	224	489	-	4	11	124,999	4	22,152	2	2	13	147,899
本財政年度中已支付保費 Expenses incurred in current financial year												
	(1,959)	(1,464)	-	(944)	158	(62,435)	(136)	(11,337)	(494)	(1,143)	(726)	(60,480)
所有承保年度的中保費中未分配的保費開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)												
	48	(101)	-	121	87	(24)	89	160	(2)	-	173	551
管理開支 (-) Management expenses (-)												
	(1,361)	(1,415)	-	(1,204)	56	(62,563)	(459)	(11,480)	(508)	(885)	(915)	(80,733)
本年度和過往承保年度的未賺取部分的未賺取部分的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	(645)	52	-	139	15	151	234	(17)	16	(259)	15	(298)
已賺取但未支付的保費的變動 (+) Change in implied profit for bound but not accepted contracts (+)												
	(1)	-	-	-	71	1,022	17	1,644	-	-	(9)	2,744
本財政年度中與本年度的淨保費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												
	(2,866)	(140)	-	644	351	266,290	12	13,910	361	1,612	334	280,507
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 (+)												
	1,293	(1,998)	-	4,917	(2,926)	(122,817)	3,998	18,627	3,243	3,750	(16,637)	(108,551)
本財政年度中與過往承保年度相關的淨保費開支的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	(303)	552	-	(1,526)	487	35,475	(449)	(9,590)	(2,018)	(2,888)	4,266	24,007
本財政年度中與過往承保年度相關的淨保費淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)												
	(4,724)	11,811	-	8,161	8,601	113,467	(6,454)	(3,980)	280	(915)	38,565	164,812
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
	(3,733)	10,364	-	11,552	6,162	26,126	(2,905)	5,056	1,506	(53)	26,194	80,268
本財政年度中保費負債的預計估計變化的變動 (-) Changes in risk margin for reinsurance liabilities in current financial year (-)												
	14	(83)	-	589	315	3,218	627	1,172	(118)	(168)	10,363	15,927
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	(6,586)	10,141	-	12,785	6,827	295,634	(2,267)	20,138	1,748	1,391	36,890	376,702

一般保險業務 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			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金積項 - 按揭 Pecuniary Loss - Mortgage		金積項 - 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		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
本財政年度中已支付申索 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	13,271	14,389	-	5,677	4,467	419,806	12,940	99,797	49	69	62,431	632,896
已支付申索淨額 Net claim paid	15,161	14,389	-	5,627	4,467	354,931	9,557	93,909	49	69	62,431	560,589
本財政年度中已結算申索準備金的變動 Changes in case outstanding provision in current financial year												
已結算申索準備金的結轉毛額 Gross case outstanding provision of	5,222	22,414	(0)	9,699	14,049	1,122,302	22,296	228,985	114	-	8,669	1,433,750
已結算申索準備金的承前毛額 Gross case outstanding provision b/f	4,574	22,645	-	10,903	17,090	1,280,698	25,743	229,293	-	-	85,650	1,676,597
已結算申索準備金的結轉淨額 Net case outstanding provision of	5,160	22,414	(0)	7,031	14,049	921,124	17,417	189,502	114	-	8,669	1,185,479
已結算申索準備金的承前淨額 Net case outstanding provision b/f	4,490	22,645	-	10,058	17,090	1,067,971	19,290	186,953	-	-	85,650	1,414,148
本財政年度中已結算申索準備金的變動 Changes in IBNR provision in current financial year												
已結算申索準備金的結轉毛額 Gross IBNR provision of	7,200	44,589	0	7,380	11,370	1,126,913	5,890	224,674	-	-	34,476	1,462,492
已結算申索準備金的承前毛額 Gross IBNR provision b/f	14,545	52,342	0	15,352	15,309	904,253	12,450	217,204	-	-	55,348	1,286,804
已結算申索準備金的結轉淨額 Net IBNR provision of	7,034	42,965	0	8,276	11,303	882,671	4,959	158,574	-	-	34,436	1,150,220
已結算申索準備金的承前淨額 Net IBNR provision b/f	14,820	51,165	0	15,090	15,258	710,250	9,792	153,144	-	-	55,348	1,024,868

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			
<b>表1: 已承保及轉分出的業務的銷售和佣金</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	467	-	-	(291)	233,251	788	43,649	-	-	1,907	279,772	1,870,858
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	74	(20,364)	(1)	(5,054)	-	-	(106)	(25,452)	(310,492)
<b>表1: 已承保及轉分出的業務的銷售和佣金</b> 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 retrocessionaries (-)	-	(238)	-	-	-	(21,104)	(172)	(5,314)	-	-	-	(26,828)	(370,260)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	(17)	-	-	-	2,333	2	375	-	-	-	2,692	68,214
該年度在港承保的保單數目 (單位: 萬) 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 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			
<b>表2: 本年總計入賬變動扣除折扣的承保業績</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
	-	438	-	-	-	207,518	788	33,238	-	-	1,854	243,836	1,667,045
與本年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 (-)													
	-	-	-	-	-	(20,516)	(1)	(2,598)	-	-	(100)	(23,215)	(281,787)
與本年承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)													
	-	(199)	-	-	-	(116,351)	(8)	(4,398)	-	-	(1,011)	(121,966)	(849,065)
與本年承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year													
	-	(111)	-	-	-	(7,072)	(170)	(4,384)	-	-	-	(11,737)	(91,032)
與本年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)	-	-	-	(12,784)	(172)	(4,719)	-	-	-	(17,914)	(287,616)
與本年承保年度轉分出的業務相關的再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)													
	-	-	-	-	-	2,493	2	335	-	-	-	2,830	45,337
與本年承保年度轉分出的業務相關的最終中保毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)													
	-	127	-	-	-	3,220	0	-	-	-	-	3,347	151,247
與本年承保年度中已發生的開支 Expenses incurred in current financial year													
	2	17	0	-	18	(36,736)	551	(32,528)	-	-	(76)	(68,752)	(149,232)
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 (+)													
	-	(11)	0	-	2	371	16	(553)	-	-	16	(159)	393
管理開支 (-) Management expenses (-)													
	-	(26)	-	-	16	(23,051)	(311)	(7,352)	-	-	(91)	(30,814)	(111,547)
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	54	-	-	-	(14,057)	846	(24,623)	-	-	(1)	(37,779)	(38,077)
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)													
	-	(0)	-	-	-	(1,953)	(0)	(540)	-	-	(13)	(2,506)	238
本財政年度中與本年承保年度相關的淨未貼現最佳估計合營業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year													
	2	145	0	-	18	24,889	1,161	(11,210)	-	-	654	15,660	296,167
本財政年度中與過往承保年度相關的淨未貼現最佳估計合營業績 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)													
	-	15	-	-	(291)	14,599	(8)	13,257	-	-	53	27,625	(80,926)
本財政年度中與過往承保年度相關的淨未貼現最佳估計合營業績 Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(0)	13	-	-	74	19	34	(1,187)	-	-	(6)	(1,054)	22,953
本財政年度中與過往承保年度相關的淨未貼現最佳估計合營業績 Changes in net ultimate claims relating to prior underwriting years in current financial year (-)													
	3	(531)	1	-	323	30,030	19	(49,027)	-	-	8,266	(10,914)	153,897
本財政年度中與過往承保年度相關的淨未貼現最佳估計合營業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year													
	3	(502)	1	-	106	44,648	45	(36,957)	-	-	8,313	15,657	95,924
本財政年度中保險負債的現時估計總額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)													
	1	65	(0)	-	6	99	312	(8,269)	-	-	903	(6,884)	9,044
未貼現承保業績 - 虧損(溢利) Undiscounted Underwriting Results - Profit(Loss)													
	6	(292)	1	-	130	69,636	1,518	(56,436)	-	-	9,870	24,433	401,135

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			
<b>表3: 補充資訊</b> Table 3: Supplementary Information													
本財政年度中的已償付中保額 Claims paid in current financial year													
已償付中保毛額 Gross claim paid	-	886	-	-	-	59,058	4,205	14,036	-	-	-	78,185	711,082
已償付中保淨額 Net claim paid	-	886	-	-	-	31,638	4,205	14,086	-	-	-	50,815	611,404
本財政年度中已結案中保準備金的變動 Changes in case outstanding provision in current financial year													
已結案中保準備金的結轉毛額 Gross case outstanding provision of	174	8,605	-	-	-	396,331	-	124,216	-	-	31	529,359	1,963,108
已結案中保準備金的承前毛額 Gross case outstanding provision b/f	7,570	1,047	-	-	39,035	418,415	45	58,781	-	-	10,491	535,384	2,211,981
已結案中保準備金的結轉淨額 Net case outstanding provision of	174	8,475	-	-	-	228,944	-	121,543	-	-	31	359,168	1,544,648
已結案中保準備金的承前淨額 Net case outstanding provision b/f	7,570	1,019	-	-	39,035	246,371	45	56,458	-	-	10,491	360,989	1,775,137
本財政年度中的已結案中保準備金的變動 Changes in ENR provision in current financial year													
已結案中保準備金的結轉毛額 Gross ENR provision of	670	1,364	12	(0)	24	43,911	7,809	183,156	-	-	5,529	242,475	1,704,966
已結案中保準備金的承前毛額 Gross ENR provision b/f	1,373	2,105	13	347	4,009	63,395	9,092	191,248	-	-	14,798	286,380	1,573,184
已結案中保準備金的結轉淨額 Net ENR provision of	559	1,125	12	(0)	24	40,927	7,639	172,099	-	-	5,529	227,914	1,378,134
已結案中保準備金的承前淨額 Net ENR provision b/f	1,279	1,911	13	347	4,009	49,474	8,923	182,001	-	-	14,798	262,754	1,287,622



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 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		
<b>表1: 已承保及轉分出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未扣除轉分保保費 Financial Year Premium Written and Commission, Gross of Retrocession												
本保費 (+) Gross Premium Written (+)	6,814	23,832	(2)	20,961	2,182	278,294	5,119	47,263	4,857	8,463	8,789	406,570
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,234)	(4,487)	(4)	(5,333)	(395)	(55,452)	(630)	(15,936)	(2,363)	(4,407)	(1,622)	(91,864)
財政年度轉分出的保費和轉分出的再保費的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費和轉分出的再保費的再保費 (-) Premium written, retroceded to retrocessionaires (-)	(1,249)	(664)	-	(4,461)	(447)	(113,262)	(1,075)	(3,669)	-	-	(634)	(125,459)
與轉分出的業務相關的再保保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	73	94	-	1,139	50	14,432	173	954	-	-	90	17,003
該年度在港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 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		
<b>表2: 本年度的保費折扣變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年度的保費折扣變動相關的毛額 (+) Gross ultimate premium, relating to current underwriting year (+)												
	1,385	11,925	-	6,752	81	241,607	95	69,404	1,614	4,713	1,419	338,995
與本年度的保費折扣變動相關的毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(238)	(2,492)	-	(1,995)	(36)	(48,400)	(92)	(16,210)	(433)	(1,671)	(477)	(72,044)
與本年度的保費折扣變動相關的毛額 (+) Gross ultimate claims, relating to current underwriting year (+)												
	(944)	(8,674)	-	(3,937)	(51)	(126,137)	(78)	(43,062)	(328)	(288)	(386)	(183,883)
與本年度的保費折扣變動相關的毛額 (-) Retroceded business result, relating to current underwriting year												
	(173)	464	-	(10)	(3)	(18,080)	3	(2,014)	2	2	(62)	(19,870)
與本年度的保費折扣變動相關的毛額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(275)	(25)	-	(18)	(14)	(66,071)	(1)	(12,394)	-	-	(86)	(78,885)
與本年度的保費折扣變動相關的毛額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)												
	12	-	-	4	2	11,323	-	2,252	-	-	15	13,608
與本年度的保費折扣變動相關的毛額 (-) Ultimate claims relating to current underwriting year on retroceded business (-)												
	90	489	-	4	9	36,668	4	8,128	2	2	9	45,407
本財政年度中已保的保費 Expenses incurred in current financial year												
	(885)	(1,672)	-	(360)	(17)	(11,496)	(101)	(3,857)	(494)	(1,143)	(218)	(20,242)
所有保單年度的中保費中未分配的保費的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)												
	17	(200)	-	42	(1)	(1)	90	342	(2)	-	(41)	245
管理開支 (-) Management expenses (-)												
	(556)	(1,486)	-	(447)	(15)	(11,946)	(424)	(885)	(508)	(885)	(190)	(20,767)
本年度和過往保費年度的未賺取部分的未賺取部分的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	(346)	14	-	45	(0)	451	233	112	16	(259)	14	279
已保保費中未賺取部分的未賺取部分的變動 (+) Change in implied profit for bound but not accepted contracts (+)												
	(1)	-	-	-	-	1,009	17	(510)	-	-	(9)	507
本財政年度中與本年度的保費折扣變動相關的淨保費最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year												
	(855)	(449)	-	451	(26)	38,504	(155)	3,752	361	1,612	267	43,462
本財政年度中與過往保費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 (+)												
	1,656	1,716	-	1,116	69	(26,353)	3,949	2,892	3,243	3,750	603	(7,357)
本財政年度中與過往保費年度相關的淨保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	(378)	(346)	-	(430)	(55)	5,957	(438)	(3,504)	(2,018)	(2,888)	(147)	(4,246)
本財政年度中與過往保費年度相關的淨保費的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)												
	1,020	(4,045)	-	3,905	28	53,382	(6,889)	21,080	280	(915)	139	67,985
本財政年度中與過往保費年度相關的淨保費的變動 (-) Changes in net ultimate claims relating to prior underwriting years on retroceded business (-)												
	2,298	(2,674)	-	4,591	42	32,986	(3,378)	20,469	1,506	(53)	595	56,382
本財政年度中與過往保費年度相關的淨保費的變動 (+) Changes in risk margin for reinsurance liabilities in current financial year (+)												
	(173)	(458)	-	307	(7)	717	574	1,745	(118)	(168)	(1)	2,417
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	1,270	(3,581)	-	5,349	9	72,206	(2,959)	25,966	1,748	1,391	861	102,260

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 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		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
本財政年度中已付的申索 Claims paid in current financial year												
已付的申索毛額 Gross claim paid	625	4,635	-	3,774	-	96,239	13,014	16,541	49	69	45	134,990
已付的申索淨額 Net claim paid	575	4,635	-	3,774	-	82,815	9,631	14,826	49	69	45	116,418
本財政年度中已結算的申索準備金的變動 Changes in case outstanding provision in current financial year												
已結算的申索準備金的結轉毛額 Gross case outstanding provision of	928	16,890	(0)	2,520	0	373,308	22,021	84,607	114	-	840	501,227
已結算的申索準備金的結轉毛額 Gross case outstanding provision b/f	1,056	12,043	-	5,236	0	397,711	24,729	79,995	-	-	859	521,629
已結算的申索準備金的結轉淨額 Net case outstanding provision of	898	16,890	(0)	2,520	0	317,979	17,142	75,162	114	-	840	431,544
已結算的申索準備金的結轉淨額 Net case outstanding provision b/f	1,043	12,043	-	5,236	0	342,320	18,275	71,368	-	-	859	451,145
本財政年度中已結算的申索準備金的變動 Changes in BNR provision in current financial year												
已結算的申索準備金的結轉毛額 Gross BNR provision of	1,624	14,755	0	5,927	396	407,019	5,564	80,115	-	-	1,912	517,313
已結算的申索準備金的結轉毛額 Gross BNR provision b/f	1,357	11,468	0	6,974	418	399,763	11,379	77,818	-	-	1,078	510,255
已結算的申索準備金的結轉淨額 Net BNR provision of	1,519	13,131	0	5,932	340	337,737	4,633	54,181	-	-	1,884	419,357
已結算的申索準備金的結轉淨額 Net BNR provision b/f	1,688	10,291	0	6,973	368	344,004	8,726	56,260	-	-	1,078	429,387

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			
<b>表1: 已收保費及轉分出的業務的總額和再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	467	-	-	(291)	11,676	384	6,104	-	-	-	18,340	424,910
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	74	(786)	(1)	(268)	-	-	-	(981)	(92,845)
財政年度轉分出的保費和轉分再保費的再保 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 (-)	-	(238)	-	-	-	(520)	-	(864)	-	-	-	(1,622)	(127,081)
轉分出的業務相關的再保保費 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	(17)	-	-	-	41	-	32	-	-	-	56	17,059
該年度在港承保的保單數目 (單位: 萬) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表2: 本年總計入賬變動扣除折扣的承保業績</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
-	-	438	-	-	-	8,324	384	4,857	-	-	-	14,003	352,998
與本年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 (-)													
-	-	-	-	-	-	(457)	(1)	(224)	-	-	-	(682)	(72,726)
與本年承保年度相關的最終淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (+)													
-	-	(199)	-	-	-	(872)	(8)	(518)	-	-	-	(1,596)	(185,479)
與本年承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year													
-	-	(111)	-	-	-	(373)	0	(269)	-	-	-	(753)	(20,623)
與本年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)	-	-	-	(450)	-	(269)	-	-	-	(957)	(79,842)
與本年承保年度轉分出的業務相關的再保保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)													
-	-	-	-	-	-	40	-	-	-	-	-	40	13,648
與本年承保年度轉分出的業務相關的最終淨保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)													
-	-	127	-	-	-	36	0	-	-	-	-	164	45,571
與本年承保年度中已發生的開支 Expenses incurred in current financial year													
-	-	10	-	-	-	18	(7,123)	640	(13,984)	-	-	(20,439)	(40,681)
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 (+)													
-	-	(14)	-	-	-	2	36	16	(349)	-	-	(309)	(64)
管理開支 (-) Management expenses (-)													
-	-	(26)	-	-	-	16	(3,183)	(219)	(2,202)	-	-	(5,614)	(26,381)
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 (-)													
-	-	50	-	-	-	(3,976)	843	(11,433)	-	-	-	(14,516)	(14,237)
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)													
-	-	(0)	-	-	-	(2)	(0)	(581)	-	-	(13)	(596)	(90)
本財政年度中與本年承保年度相關的淨保費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													
-	-	138	-	-	-	18	(503)	1,016	(10,719)	-	(13)	(10,663)	33,399
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 (+)													
-	-	29	-	-	-	(291)	3,330	3	1,984	-	-	5,055	(2,302)
本財政年度中與過往承保年度相關的最終淨保費毛額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
-	-	(0)	-	-	-	74	(325)	(1)	(12)	-	-	(265)	(4,511)
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 claims relating to prior underwriting years in current financial year (+)													
-	-	(660)	-	-	-	323	3,008	12	1,321	-	-	4,004	71,989
本財政年度中與過往承保年度相關的淨保費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													
-	-	(631)	-	-	-	106	6,013	14	3,292	-	-	8,794	65,176
本財政年度中與保費負債的現時估計連同的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)													
-	-	56	-	-	-	6	(1,382)	310	(2,246)	-	-	(3,256)	(839)
未貼現承保業績 - 虧損(溢利) Undiscounted Underwriting Results - Profit(Loss)													
-	-	(436)	-	-	-	130	4,128	1,340	(9,673)	-	(13)	(4,525)	97,736

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			
<b>表3: 補充資訊</b> 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	-	886	-	-	-	5,725	4,205	77	-	-	-	10,893	145,883
已償付申索淨額 Net claim paid	-	886	-	-	-	5,725	4,205	77	-	-	-	10,893	127,311
本財政年度中已結案中保單的變動 Changes in case outstanding provision in current financial year													
已結案中保單的結轉毛額 Gross case outstanding provision of	-	8,605	-	-	-	32,964	-	3,981	-	-	-	45,550	546,777
已結案中保單的承前毛額 Gross case outstanding provision b/f	7,392	1,047	-	-	10,575	28,401	-	9,830	-	-	3,700	60,946	582,575
已結案中保單的結轉淨額 Net case outstanding provision of	-	8,475	-	-	-	32,964	-	3,610	-	-	-	45,049	476,593
已結案中保單的承前淨額 Net case outstanding provision b/f	7,392	1,019	-	-	10,575	28,380	-	9,721	-	-	3,700	60,788	511,933
本財政年度中的已結案中保單的變動 Changes in ENR provision in current financial year													
已結案中保單的結轉毛額 Gross ENR provision of	663	1,263	-	(0)	24	10,251	7,768	41,339	-	-	-	61,308	578,621
已結案中保單的承前毛額 Gross ENR provision b/f	1,252	1,982	(0)	347	1,263	4,073	8,576	29,510	-	-	8,731	55,734	565,990
已結案中保單的結轉淨額 Net ENR provision of	552	1,035	-	(0)	24	9,586	7,598	38,711	-	-	-	57,505	476,862
已結案中保單的承前淨額 Net ENR provision b/f	1,158	1,798	(0)	347	1,263	3,489	8,407	27,181	-	-	8,731	52,374	481,761



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 2024  
承保年度離岸再保險業務承辦業績  
Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											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	金積損失 - 按揭 Pecuniary Loss - Mortgage		金積損失 - 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		
<b>表1: 已承保及轉出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未扣除轉分保保費 Financial Year Premium Written and Commission, Gross of Retrocession												
保費 (+) Gross Premium Written (+)	57,334	510	-	39,642	2,454	1,022,651	316	73,628	-	-	(12,020)	1,184,516
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(20,003)	(189)	-	(7,374)	(873)	(147,423)	(71)	(20,224)	-	-	2,982	(193,176)
財政年度轉分出的保費與轉分出的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費與轉分出的再保費 (-) Premium written, retroceded to reinsurers (-)	(4,535)	(851)	-	(15,227)	(4,239)	(191,564)	-	(1,390)	-	-	(166)	(217,972)
與轉分出的業務相關的再保保費佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	1,407	315	-	4,013	171	42,128	-	457	-	-	27	48,519
該年度在香港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	比例再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											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	金積損失 - 按揭 Pecuniary Loss - Mortgage		金積損失 - 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		
<b>表2: 本年度的保費折扣變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年度的保費相關的毛保費 (+) Gross ultimate premium, relating to current underwriting year (+)												
	10,747	159	-	3,174	1,674	930,363	267	133,990	-	-	3,840	1,084,214
與本年度的保費相關的毛保費 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(7,325)	(59)	-	(570)	(519)	(151,777)	(66)	(25,073)	-	-	(1,140)	(186,527)
與本年度的保費相關的毛保費 (-) Gross ultimate claims, relating to current underwriting year (-)												
	(4,373)	-	-	(1,828)	(1,023)	(443,962)	-	(89,921)	-	-	(2,107)	(543,215)
與本年度的保費相關的轉分出的保費 Retroceded business result, relating to current underwriting year												
	14	-	-	0	(0)	(55,910)	-	(3,511)	-	-	(18)	(59,425)
與本年度的保費相關的毛保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(120)	-	-	(0)	(2)	(169,918)	-	(20,753)	-	-	(24)	(190,817)
與本年度的保費相關的毛保費 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)												
	1	-	-	0	-	25,677	-	3,218	-	-	3	28,899
與本年度的保費相關的毛保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)												
	133	-	-	0	1	88,331	-	14,024	-	-	3	102,493
本年度的保費折扣 Expenses incurred in current financial year												
	(1,074)	209	-	(584)	174	(50,940)	(35)	(7,480)	-	-	(508)	(60,238)
所有本年度的保費折扣中未分配的保費折扣的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)												
	31	99	-	78	88	(23)	(0)	(183)	-	-	215	306
管理費用 (-) Management expenses (-)												
	(806)	71	-	(756)	71	(50,617)	(35)	(7,169)	-	-	(725)	(59,966)
本年度和過往保費折扣的未滿期部分的未滿期部分的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	(299)	38	-	94	15	(300)	1	(129)	-	-	2	(577)
已撥充保費折扣的未滿期部分的未滿期部分的變動 (+) Change in implicit profit for bound but not accepted contracts (+)												
	-	-	-	-	71	12	-	2,154	-	-	0	2,237
本財政年度中與本年度的保費折扣相關的淨保費折扣總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year												
	(2,011)	309	-	193	377	227,786	167	10,158	-	-	67	237,046
本財政年度中與過往保費折扣相關的淨保費折扣總額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)												
	(363)	(3,715)	-	3,800	(2,996)	(96,463)	49	15,734	-	-	(17,241)	(101,194)
本財政年度中與過往保費折扣相關的淨保費折扣總額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	75	897	-	(1,096)	542	29,518	(11)	(6,086)	-	-	4,414	28,253
本財政年度中與過往保費折扣相關的淨保費折扣總額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)												
	(5,744)	15,856	-	4,256	8,573	60,085	434	(25,061)	-	-	38,426	96,827
本財政年度中與過往保費折扣相關的淨保費折扣總額的變動 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
	(6,032)	13,038	-	6,961	6,120	(6,860)	472	(15,413)	-	-	25,599	23,886
本財政年度中保費折扣的預計估計的變動 (-) Changes in risk margin for reinsurance liabilities in current financial year (-)												
	187	375	-	283	321	2,501	54	(573)	-	-	10,364	13,511
未貼現保費折扣 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	(7,856)	13,722	-	7,436	6,818	223,428	693	(5,829)	-	-	36,030	274,442

一般保險業務 General Insurance Lines of Business	比例再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											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	金積損失 - 按揭 Pecuniary Loss - Mortgage		金積損失 - 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		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
本財政年度中已付的保費 Claims paid in current financial year												
已付保費毛額 Gross claim paid	12,646	9,754	-	1,903	4,467	323,567	(74)	83,256	-	-	62,386	497,906
已付保費淨額 Net claim paid	14,586	9,754	-	1,853	4,467	272,116	(74)	79,083	-	-	62,386	444,171
本財政年度中已結算保費準備金的變動 Changes in case outstanding provision in current financial year												
已結算保費準備金的結轉毛額 Gross case outstanding provision of	4,294	5,524	-	7,179	14,049	748,994	275	144,379	-	-	7,829	932,523
已結算保費準備金的承前毛額 Gross case outstanding provision b/f	3,518	10,602	-	5,667	17,090	882,987	1,014	149,297	-	-	84,791	1,154,968
已結算保費準備金的結轉淨額 Net case outstanding provision of	4,262	5,524	-	4,511	14,049	603,145	275	114,340	-	-	7,829	753,935
已結算保費準備金的承前淨額 Net case outstanding provision b/f	3,448	10,602	-	4,821	17,090	725,651	1,014	115,585	-	-	84,791	963,003
本財政年度中已結算保費準備金中保費準備金的變動 Changes in IBNR provision in current financial year												
已結算保費準備金中保費準備金的結轉毛額 Gross IBNR provision of	5,576	29,834	-	1,453	10,974	719,894	326	144,558	-	-	32,563	945,178
已結算保費準備金中保費準備金的承前毛額 Gross IBNR provision b/f	13,189	40,875	0	8,378	14,890	504,490	1,070	139,386	-	-	54,270	776,549
已結算保費準備金中保費準備金的結轉淨額 Net IBNR provision of	5,515	29,834	-	2,344	10,964	544,934	326	104,394	-	-	32,552	730,863
已結算保費準備金中保費準備金的承前淨額 Net IBNR provision b/f	13,132	40,875	0	8,117	14,890	366,246	1,066	96,885	-	-	54,270	595,481

一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore			金線損失 - 按揭 Pecuniary Loss - Mortgage		金線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表1: 已承保及轉分出的業務的銷售和再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
<b>財政年度保費收入及佣金 - 未減轉分保後</b> Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	221,575	404	37,545	-	-	1,907	261,432	1,445,948
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(19,579)	-	(4,787)	-	-	(106)	(24,471)	(217,648)
<b>財政年度保費收入及佣金 - 減轉分保後</b> 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 (-)	-	-	-	-	-	(20,584)	(172)	(4,450)	-	-	-	(25,206)	(243,178)
與轉分出的業務相關的再保費 (-) Reinsurance commission, relating to business retroceded to retrocessionaries (-)	-	-	-	-	-	2,291	2	343	-	-	-	2,636	51,156
<b>該年度在港承保的保單數目 (單位: 萬)</b> Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore			金線損失 - 按揭 Pecuniary Loss - Mortgage		金線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表2: 本年度的淨保費變動 (扣除折扣)</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保費相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	199,194	404	28,381	-	-	1,854	229,833	1,314,047
與本年保費相關的最終獲取開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(20,059)	-	(2,374)	-	-	(100)	(22,533)	(209,060)
與本年保費相關的最終中保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(115,479)	-	(3,880)	-	-	(1,011)	(120,370)	(663,586)
與本年保費相關的轉分出的業務結果 Retroceded business result, relating to current underwriting year	-	-	-	-	-	(6,699)	(170)	(4,115)	-	-	-	(10,984)	(70,409)
與本年保費相關的轉分出的業務的毛保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	(12,335)	(172)	(4,450)	-	-	-	(16,957)	(207,774)
與本年保費相關的轉分出的業務的再保費 (-) Ultimate reinsurance commission relating to current underwriting year on retroceded business (-)	-	-	-	-	-	2,453	2	335	-	-	-	2,790	31,689
與本年保費相關的轉分出的業務的毛中保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	3,183	-	-	-	-	-	3,183	105,676
與本年保費相關的轉分出的業務的再保費 (+) Ultimate reinsurance commission relating to current underwriting year on retroceded business (+)	-	-	-	-	-	(29,613)	(89)	(18,544)	-	-	(76)	(48,313)	(108,551)
所有保費項下的中保費中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)	-	3	0	-	-	335	0	(204)	-	-	16	150	456
管理開支 (-) Management expenses (-)	-	-	-	-	-	(19,868)	(92)	(5,149)	-	-	(91)	(25,200)	(85,167)
本年度和過往年度未保費的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	2	4	-	-	-	(10,081)	3	(13,191)	-	-	(1)	(23,263)	(23,841)
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	-	(1,951)	-	41	-	-	0	(1,909)	328
本財政年度中與本年保費相關的淨保費最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	2	7	0	-	-	25,393	145	(491)	-	-	667	25,723	262,769
本財政年度中與過往年度保費相關的淨保費最佳估計綜合業務結果 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(14)	-	-	-	11,268	(11)	11,273	-	-	53	22,570	(78,624)
本財政年度中與過往年度保費相關的最終獲取開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(0)	13	-	-	-	344	35	(1,175)	-	-	(6)	(789)	27,464
本財政年度中與過往年度保費相關的再保費最佳估計綜合業務結果 Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3	130	1	-	-	27,022	7	(50,347)	-	-	8,266	(14,918)	81,908
本財政年度中與過往年度保費相關的淨保費最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3	129	1	-	-	38,635	31	(40,249)	-	-	8,313	6,862	30,748
本財政年度中與保費負面的風險估計連帶的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	1	9	(0)	-	-	1,481	2	(6,023)	-	-	903	(3,628)	9,883
未貼現淨保費 - 虧損(溢利) Undiscounted Underwriting Results - Profit/Loss	6	144	1	-	-	65,508	178	(46,763)	-	-	9,883	28,958	303,400

一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore			金線損失 - 按揭 Pecuniary Loss - Mortgage		金線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表3: 補充資訊</b> Table 3: Supplementary Information													
<b>本財政年度中的已償付申索</b> Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	-	-	53,333	-	13,959	-	-	-	67,292	565,198
已償付申索淨額 Net claim paid	-	-	-	-	-	25,913	-	14,009	-	-	-	39,922	484,094
<b>本財政年度中已結案中保費的變動</b> Changes in case outstanding provision in current financial year													
已結案中保費的結轉毛額 Gross case outstanding provision of	174	-	-	-	-	363,367	-	120,236	-	-	31	483,809	1,416,332
已結案中保費的淨結轉毛額 Gross case outstanding provision b/f	178	-	-	-	28,460	390,014	45	48,951	-	-	6,791	474,438	1,629,406
已結案中保費的結轉淨額 Net case outstanding provision of	174	-	-	-	-	195,980	-	117,934	-	-	31	314,120	1,068,055
已結案中保費的淨結轉淨額 Net case outstanding provision b/f	178	-	-	-	28,460	217,991	45	46,737	-	-	6,791	300,201	1,263,204
<b>本財政年度中的已結案中保費的變動</b> Changes in ENR provision in current financial year													
已結案中保費的結轉毛額 Gross ENR provision of	7	101	12	-	-	33,660	41	141,817	-	-	5,529	181,167	1,126,345
已結案中保費的淨結轉毛額 Gross ENR provision b/f	121	123	13	(0)	2,746	59,321	516	161,738	-	-	6,067	230,645	1,007,194
已結案中保費的結轉淨額 Net ENR provision of	7	91	12	-	-	31,341	41	133,388	-	-	5,529	170,409	901,272
已結案中保費的淨結轉淨額 Net ENR provision b/f	121	113	13	(0)	2,746	45,985	516	154,820	-	-	6,067	210,380	805,861



香港一般業務的臨時統計數字  
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二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business											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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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		
<b>表1: 已承保及轉出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
<b>財政年度保費收入及佣金 - 未減轉分保前</b> Financial Year Premium Written and Commission, Gross of Retrocession												
保費 (+) Gross Premium Written (+)	9,125,128	3,237,180	24,173	332,759	812,164	9,238,140	258,073	3,592,873	112,454	-	1,850,058	28,583,003
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,747,376)	(904,824)	(6,321)	(80,813)	(217,342)	(2,549,387)	(24,817)	(1,165,168)	(80,584)	-	(462,673)	(8,239,305)
<b>財政年度轉分出的保費與轉分出的再保費</b> Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費 (轉分保險公司的保費) (-) Premium written, retroceded to reinsurers (-)	(2,351,337)	(82,934)	(3,510)	(81,856)	(55,930)	(2,566,079)	(172)	(158,121)	476	-	(612,973)	(5,912,437)
轉分出的業務相關的再保保費佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	773,314	31,796	413	17,827	13,140	737,992	2,658	49,415	(223)	-	245,079	1,871,412
<b>該年度在港承保的保單數目 (按位數)</b> Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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		
<b>表2: 本年度的保費變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
<b>與本年保費相關的總保費毛額 (+)</b> Gross ultimate premium, relating to current underwriting year (+)												
	5,964,854	2,320,766	21,123	354,050	761,341	8,198,958	317,225	2,129,103	32,150	-	1,768,032	21,867,601
<b>與本年保費相關的總保費毛額 (-)</b> Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(1,579,843)	(569,400)	(4,385)	(71,265)	(189,828)	(2,057,088)	(29,771)	(653,046)	(11,803)	-	(392,118)	(5,558,548)
<b>與本年保費相關的總保費毛額 (-)</b> Gross ultimate claims, relating to current underwriting year (-)												
	(3,931,773)	(1,467,739)	(15,589)	(258,062)	(503,529)	(5,162,662)	(253,030)	(1,211,891)	(2,057)	-	(1,488,457)	(14,294,788)
<b>與本年保費相關的轉分出的保費</b> Retroceded business result, relating to current underwriting year												
	(521,741)	(7,468)	(423)	(14,552)	22,905	(409,066)	811	(31,922)	(701)	-	185,924	(776,232)
<b>與本年保費轉分出的業務相關的再保保費 (+)</b> Ultimate premium relating to current underwriting year on retroceded business (+)												
	(1,800,273)	(57,692)	(2,400)	(64,273)	(43,941)	(2,076,050)	(65)	(133,033)	(1,534)	-	(599,750)	(4,779,010)
<b>與本年保費轉分出的業務相關的再保保費 (-)</b> Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)												
	461,915	16,125	275	14,204	12,350	555,943	724	41,039	785	-	245,652	1,349,011
<b>與本年保費轉分出的業務相關的再保保費 (+)</b> Ultimate claims relating to current underwriting year on retroceded business (+)												
	816,616	34,099	1,703	35,517	54,496	1,111,041	152	60,073	48	-	540,022	2,653,767
<b>本年度的保費中已支付保費</b> Expenses incurred in current financial year												
	(394,354)	(183,500)	(895)	(12,129)	(36,931)	(434,420)	(17,724)	(173,037)	(9,568)	-	(244,408)	(1,506,966)
<b>所有保費年度的保費中未分配的保費的變動 (-)</b> Changes in ULAE in claims liabilities for all underwriting years (-)												
	(12,019)	(241)	(29)	(514)	(998)	(13,502)	874	(2,713)	(74)	-	(3,430)	(32,646)
<b>管理費用 (-)</b> Management expenses (-)												
	(383,175)	(163,886)	(680)	(12,150)	(35,610)	(335,109)	(19,370)	(169,153)	(9,429)	-	(242,255)	(1,370,816)
<b>本年度和過往保費年度的未獲部分 (未來保費的變動) (-)</b> Changes in future expense for unearned portion for current and prior underwriting years (-)												
	839	(19,374)	(186)	536	(322)	(85,809)	771	(1,171)	(65)	-	1,277	(103,503)
<b>已備妥但未支付的保費的變動 (+)</b> Change in implied profit for bound but not accepted contracts (+)												
	(49,556)	44,758	4	(378)	8,646	66,721	3,732	25,009	(3,206)	-	(44,280)	51,449
<b>本財政年度中與本年保費相關的淨保費最佳估計綜合業務業績</b> Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year												
	(512,414)	137,417	(165)	(2,336)	62,603	202,443	21,243	84,217	4,815	-	(215,306)	(217,483)
<b>本財政年度中與過往保費年度相關的淨保費的變動 (+)</b> Changes in net ultimate premium relating to prior underwriting years in current financial year (+)												
	2,563,881	895,741	2,286	(9,210)	(80,138)	172,269	59,688	1,421,901	107,430	-	(11,676)	5,122,172
<b>本財政年度中與過往保費年度相關的淨保費的變動 (-)</b> Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	(705,940)	(304,275)	(927)	(13,063)	14,656	(199,160)	22,535	(527,934)	(80,049)	-	(49,129)	(1,843,285)
<b>本財政年度中與過往保費年度相關的淨保費的變動 (+)</b> Changes in net ultimate claims relating to prior underwriting years in current financial year (+)												
	(1,455,981)	(639,871)	(1,905)	757	144,829	419,852	(3,114)	(1,103,123)	(18,700)	-	388,425	(2,268,831)
<b>本財政年度中與過往保費年度相關的淨保費最佳估計綜合業務業績</b> Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
	401,960	(48,405)	(545)	(21,516)	79,347	392,961	79,109	(209,156)	8,681	-	327,620	1,010,056
<b>本財政年度中保費負債的預計估計連同的變動 (-)</b> Changes in net margin for reinsurance liabilities in current financial year (-)												
	(55,965)	11,225	129	(2,297)	(11,511)	16,192	16,192	(68,673)	(2,312)	-	(37,076)	(149,762)
<b>未貼現保費業績 - 利潤(虧損)</b> Undiscounted Underwriting Results - Profit(Loss)												
	(166,419)	100,238	(581)	(23,326)	130,439	593,106	116,544	(193,613)	11,184	-	75,238	642,811

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business											總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
<b>本財政年度中已支付申索</b> Claims paid in current financial year												
已支付申索毛額 Gross claim paid	5,311,168	2,336,646	28,529	241,088	367,526	5,164,435	128,718	1,418,848	5,320	-	649,980	15,652,258
已支付申索淨額 Net claim paid	4,234,631	2,232,289	27,627	229,001	291,034	3,997,170	128,599	1,327,914	5,031	-	524,140	12,997,437
<b>本財政年度中已結案申索準備金的變動</b> Changes in case outstanding provision in current financial year												
已結案申索準備金的結轉毛額 Gross case outstanding provision of	917,521	968,185	31,956	297,361	428,132	6,919,243	313,699	1,747,439	9,982	-	753,039	12,386,557
已結案申索準備金的結轉毛額 Gross case outstanding provision b/f	824,138	1,118,071	54,487	371,746	641,514	7,217,825	270,603	1,570,735	9,554	-	713,096	12,791,768
已結案申索準備金的結轉淨額 Net case outstanding provision of	753,169	929,850	20,428	269,850	394,925	5,576,189	313,237	1,611,775	7,116	-	417,703	10,294,242
已結案申索準備金的結轉淨額 Net case outstanding provision b/f	682,229	1,057,103	41,288	360,956	578,792	5,764,828	268,892	1,424,284	3,392	-	461,049	10,642,812
<b>本財政年度中已結案申索準備金的變動</b> Changes in INNR provision in current financial year												
已結案申索準備金的結轉毛額 Gross INNR provision of	3,803,233	1,485,314	33,281	281,112	385,628	4,734,920	309,224	5,261,243	33,122	-	1,920,488	18,247,564
已結案申索準備金的結轉毛額 Gross INNR provision b/f	3,208,573	1,429,459	50,324	374,400	265,079	4,549,290	324,115	4,367,176	19,677	-	2,130,683	16,718,777
已結案申索準備金的結轉淨額 Net INNR provision of	2,766,669	1,423,764	31,171	273,535	331,031	3,666,802	308,892	5,029,788	33,075	-	1,356,756	15,221,483
已結案申索準備金的結轉淨額 Net INNR provision b/f	2,624,747	1,353,697	47,445	362,152	190,179	3,605,966	323,506	4,102,100	19,518	-	1,319,859	13,949,169



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Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			非比例溢約再保險業務 Non-Proportional Reinsurance Treaty Business					合計總額 Grand Total		
			航空 Aviation	船隻 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage			金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
									標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表1: 已保及轉分出的業務的銷售及佣金</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保溢約 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	159,990	689,688	1,284	20,842	95,434	3,139,743	184,502	964,739	29,743	-	61,558	5,347,523	33,930,526
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(8,282)	(65,108)	(43)	(1,682)	(8,477)	(267,802)	(10,788)	(117,861)	(4,762)	-	(7,147)	(491,952)	(8,731,257)
財政年度溢約再保險業務承保業績 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出的溢約再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(68,780)	(54,395)	-	(1,232)	(14,437)	(994,719)	(37,871)	(40,943)	-	-	(829)	(1,213,206)	(7,125,643)
溢約再保險業務承保業績的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	798	4,320	-	284	1,751	73,088	4,103	5,318	-	-	285	89,946	1,961,359
該年度在港承保的保單數目 (單位: 萬) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			非比例溢約再保險業務 Non-Proportional Reinsurance Treaty Business					合計總額 Grand Total		
			航空 Aviation	船隻 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage			金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
									標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表2: 本年溢約再保險業務的淨保費變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保費年度相關的溢約再保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
	99,481	629,011	1,284	20,954	89,187	2,950,398	82,902	880,492	38,042	-	52,971	4,844,722	26,712,323
與本年保費年度相關的溢約再保費開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)													
	(4,483)	(60,370)	(43)	(1,738)	(9,089)	(259,174)	(6,494)	(111,362)	(5,374)	-	(5,526)	(463,653)	(6,022,200)
與本年保費年度相關的溢約再保費淨額 (-) Gross ultimate claims, relating to current underwriting year (-)													
	(40,505)	(580,391)	(1,325)	(15,619)	(64,291)	(1,956,442)	(57,675)	(540,623)	(6,689)	-	(18,702)	(3,282,263)	(17,577,051)
溢約再保險業務承保業績的溢約再保費淨額 Retroceded business result, relating to current underwriting year													
	(7,847)	(18,638)	-	5,170	468	(303,390)	(6,809)	(14,253)	-	-	(6,040)	(351,340)	(1,127,572)
與本年溢約再保險業務相關的溢約再保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)													
	(55,219)	(43,264)	-	(4,079)	(4,641)	(656,498)	(15,191)	(45,274)	-	-	(6,892)	(831,059)	(5,610,069)
與本年溢約再保險業務相關的溢約再保費佣金 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)													
	381	4,110	-	293	645	40,297	2,179	5,122	-	-	281	53,308	1,402,320
與本年溢約再保險業務相關的溢約再保費淨額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)													
	46,992	20,516	-	8,956	4,464	312,812	6,202	25,899	-	-	571	426,411	3,080,178
與本年溢約再保險業務相關的溢約再保費淨額 Expenses incurred in current financial year													
	(8,733)	(40,791)	(149)	(921)	(3,489)	(144,440)	(11,957)	(46,635)	(1,955)	-	(3,336)	(262,406)	(1,769,371)
所有溢約再保險業務中未分配的溢約再保費的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)													
	(395)	281	(79)	101	43	1,785	(409)	(539)	(24)	-	(53)	711	(31,935)
管理開支 (-) Management expenses (-)													
	(8,329)	(34,799)	(70)	(1,079)	(3,578)	(147,854)	(11,855)	(45,553)	(1,965)	-	(3,206)	(258,287)	(1,629,104)
本年溢約再保險業務中未分配的溢約再保費的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)													
	(9)	(6,272)	-	57	47	1,629	307	(543)	33	-	(78)	(4,830)	(108,333)
已確立但未生效的溢約再保費的變動 (+) Change in implied profit for bound but not accepted contracts (+)													
	1,514	(120,071)	-	2,467	815	40,860	5,143	10,006	2,549	-	(4,473)	(61,190)	(9,741)
本財政年度中與本年溢約再保險業務相關的溢約再保費淨額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year													
	<b>39,428</b>	<b>(191,250)</b>	<b>(233)</b>	<b>10,312</b>	<b>13,602</b>	<b>327,812</b>	<b>5,109</b>	<b>177,624</b>	<b>26,574</b>	<b>-</b>	<b>14,893</b>	<b>423,871</b>	<b>206,368</b>
本財政年度中與過往保費年度相關的溢約再保費淨額 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)													
	59,413	55,445	(347)	(1,927)	(31,187)	(232,273)	23,559	82,667	(8,299)	-	8,989	(43,959)	5,078,213
本財政年度中與過往保費年度相關的溢約再保費淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(4,145)	(4,483)	(11)	115	3,132	23,845	(2,114)	(4,264)	612	-	(1,635)	11,053	(1,832,233)
本財政年度中與過往保費年度相關的溢約再保費淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)													
	(48,288)	(18,713)	(2,062)	3,195	21,539	542,316	527	2,389	1,830	-	(5,189)	497,545	(1,771,286)
本財政年度中與過往保費年度相關的溢約再保費淨額的變動 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year													
	<b>6,980</b>	<b>32,250</b>	<b>(2,420)</b>	<b>1,384</b>	<b>(6,516)</b>	<b>333,889</b>	<b>21,972</b>	<b>80,792</b>	<b>(5,857)</b>	<b>-</b>	<b>2,165</b>	<b>464,638</b>	<b>1,474,694</b>
本財政年度中溢約再保費的溢約再保費淨額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)													
	2,314	(18,661)	-	19	(1,920)	48,469	3,200	(15,508)	(813)	-	(935)	16,164	(133,598)
未貼現溢約再保費淨額 - 溢約再保費淨額 Undiscounted Underwriting Results - Profit/Loss													
	<b>48,722</b>	<b>(177,662)</b>	<b>(2,653)</b>	<b>11,715</b>	<b>5,165</b>	<b>710,170</b>	<b>30,282</b>	<b>242,908</b>	<b>19,904</b>	<b>-</b>	<b>16,123</b>	<b>904,674</b>	<b>1,547,484</b>

一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			非比例溢約再保險業務 Non-Proportional Reinsurance Treaty Business					合計總額 Grand Total		
			航空 Aviation	船隻 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage			金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
									標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
<b>表3: 補充資訊</b> 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	88,110	111,012	-	10,533	32,645	1,966,215	95,099	248,439	-	-	21,997	2,574,049	18,226,307
已償付申索淨額 Net claim paid	65,193	108,609	-	5,230	26,447	1,633,176	93,025	207,629	-	-	21,997	2,161,307	15,158,744
本財政年度中溢約再保費的溢約再保費淨額 Changes in case outstanding provision in current financial year													
已撥充溢約再保費的溢約再保費淨額 Gross case outstanding provision of	21,848	1,301,935	-	31,554	118,946	3,255,491	189,678	829,175	-	-	6,015	5,754,643	18,141,200
已撥充溢約再保費的溢約再保費淨額 Gross case outstanding provision of	14,391	862,150	57,763	34,597	177,882	4,231,045	174,625	773,229	-	-	20,705	6,346,387	19,138,156
已撥充溢約再保費的溢約再保費淨額 Net case outstanding provision of	21,383	1,270,136	-	17,396	94,247	2,395,831	175,635	800,619	-	-	6,015	4,781,261	15,075,504
已撥充溢約再保費的溢約再保費淨額 Net case outstanding provision of	13,941	839,081	57,763	18,711	147,850	3,019,058	165,434	726,688	-	-	20,705	5,009,230	15,652,043
本財政年度中的溢約再保費的溢約再保費淨額 Changes in ENR provision in current financial year													
已撥充溢約再保費的溢約再保費淨額 Gross ENR provision of	78,598	897,136	2,111	19,953	212,306	1,758,087	205,888	1,785,163	17,950	-	75,761	5,052,952	23,300,517
已撥充溢約再保費的溢約再保費淨額 Gross ENR provision of	54,036	883,403	31,017	71,126	249,048	1,161,452	125,761	1,623,085	12,732	-	58,098	4,269,757	20,988,535
已撥充溢約再保費的溢約再保費淨額 Net ENR provision of	61,330	859,240	2,111	13,570	171,170	1,410,683	178,172	1,759,191	17,950	-	75,322	4,548,737	19,770,220
已撥充溢約再保費的溢約再保費淨額 Net ENR provision of	52,798	851,412	31,017	69,469	204,152	815,086	108,320	1,603,219	12,732	-	58,098	3,806,304	17,755,474



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
<b>表1: 已承保及轉出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未扣除轉分保保費 Financial Year Premium Written and Commission, Gross of Retrocession												
保費 (+) Gross Premium Written (+)	998,925	180,953	(465)	39,108	86,169	964,522	185,867	85,054	25,026	-	28,468	2,593,625
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(94,951)	(62,806)	3	(9,661)	(22,001)	(262,351)	(5,728)	(26,195)	(8,100)	-	(12,856)	(504,647)
財政年度轉分出的保費與轉分出的再保費的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費與轉分出的再保費的再保費 (-) Premium written, retroceded to retrocessionaires (-)	(112,032)	(30,354)	-	(7,004)	(14,020)	(197,354)	(33)	(10,082)	476	-	(7,789)	(378,192)
與轉分出的業務相關的再保保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	40,881	13,888	-	2,799	3,148	69,225	2,613	3,366	(223)	-	3,989	139,686
該年度在港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
<b>表2: 本年度的保費折扣變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年度的保費相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)												
	402,924	161,779	-	31,431	92,994	889,786	235,037	93,749	32,150	-	34,250	1,974,100
與本年度的保費相關的總保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(65,050)	(43,685)	-	(6,852)	(21,530)	(218,503)	(9,951)	(26,104)	(11,803)	-	(8,584)	(412,061)
與本年度的保費相關的總保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)												
	(299,668)	(107,643)	-	(23,124)	(62,048)	(595,236)	(206,392)	(60,655)	(2,057)	-	(15,096)	(1,371,918)
與本年度的保費相關的轉分出的保費與再保費 Retroceded business result, relating to current underwriting year												
	2,383	(4,968)	-	562	4,170	(14,033)	761	(3,159)	(701)	-	289	(14,696)
與本年度的保費相關的轉分出的再保費的再保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(109,986)	(30,223)	-	(4,994)	(9,997)	(135,880)	-	(11,180)	(1,534)	-	(7,471)	(311,265)
與本年度的保費相關的轉分出的再保費的再保費佣金 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)												
	37,542	8,669	-	2,338	3,745	43,236	617	3,947	785	-	4,482	105,360
與本年度的保費相關的轉分出的再保費的再保費 (-) Ultimate claims relating to current underwriting year on retroceded business (-)												
	74,826	16,586	-	3,219	10,422	78,611	144	4,074	48	-	3,278	191,209
本年度的保費折扣總額 Expenses incurred in current financial year												
	(76,899)	(20,915)	33	(3,498)	(4,012)	(42,282)	(10,008)	(6,081)	(5,444)	-	(2,623)	(171,730)
所有承保年度的保費折扣中未分配的保費折扣的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)												
	(5,749)	(154)	-	(64)	32	(131)	602	(985)	(6)	-	392	(6,064)
管理開支 (-) Management expenses (-)												
	(70,848)	(18,078)	33	(3,408)	(4,064)	(43,684)	(11,370)	(5,108)	(5,251)	-	(3,693)	(165,471)
本年度和過往承保年度的未獲部分保費的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	(301)	(2,684)	-	(26)	21	1,533	760	12	(188)	-	678	(196)
已撥充保費的保費折扣的變動 (+) Change in implicit profit for bound but not accepted contracts (+)												
	2,353	1,619	4	(164)	(2,003)	15,215	2,983	227	(2,917)	-	316	17,634
本財政年度與本年度的保費相關的淨保費最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year												
	(33,957)	(13,813)	37	(1,645)	7,571	34,947	12,430	(2,022)	9,228	-	8,552	21,329
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)												
	633,457	40,074	-	7,076	(25,732)	(52,882)	30,440	16,355	20,002	-	(14,063)	654,727
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	(54,230)	(28,554)	-	(2,869)	5,120	992	(901)	(6,378)	(7,566)	-	(317)	(94,702)
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)												
	(547,909)	(1,753)	-	(3,635)	26,731	121,523	40,988	(7,365)	(1,602)	-	16,482	(356,539)
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
	31,318	9,767	-	573	6,119	69,634	70,526	2,612	10,834	-	2,103	203,486
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績的變動 (-) Changes in risk margin for reinsurance liabilities in current financial year (-)												
	(7,076)	(606)	-	(553)	33	(1,261)	12,952	153	(429)	-	2,138	5,352
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	(9,715)	(4,652)	37	(1,625)	13,723	103,320	95,908	744	19,633	-	12,793	230,166

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
本財政年度中已付的申索 Claims paid in current financial year												
已付的申索毛額 Gross claim paid	737,019	81,414	-	19,203	45,895	476,867	53,810	34,221	1,083	-	26,450	1,475,963
已付的申索淨額 Net claim paid	707,540	69,885	-	18,848	37,448	389,141	53,808	33,813	1,028	-	26,536	1,338,048
本財政年度中已結算的保費準備金的變動 Changes in case outstanding provision in current financial year												
已結算的保費準備金的結轉毛額 Gross case outstanding provision of	324,519	143,506	-	38,127	61,126	868,611	251,323	103,553	32	-	11,200	1,801,998
已結算的保費準備金的承前毛額 Gross case outstanding provision b/f	288,264	118,589	470	90,709	89,521	908,745	200,747	94,132	-	-	(8,852)	1,782,326
已結算的保費準備金的結轉淨額 Net case outstanding provision of	216,048	126,864	-	37,555	53,759	700,652	251,323	101,074	32	-	11,026	1,498,333
已結算的保費準備金的承前淨額 Net case outstanding provision b/f	195,284	103,398	465	90,274	76,934	679,913	200,746	91,147	-	-	11,521	1,449,683
本財政年度中已結算的保費準備金淨額的變動 Changes in BNR provision in current financial year												
已結算的保費準備金淨額的結轉毛額 Gross BNR provision of	216,935	166,346	(0)	27,460	33,831	513,886	245,357	105,733	2,461	-	32,176	1,344,185
已結算的保費準備金淨額的承前毛額 Gross BNR provision b/f	165,525	89,970	92	105,593	13,475	428,135	257,420	85,739	2,508	-	38,734	1,187,189
已結算的保費準備金淨額的結轉淨額 Net BNR provision of	171,445	158,730	(0)	26,015	27,449	426,092	245,081	93,403	2,414	-	30,456	1,181,084
已結算的保費準備金淨額的承前淨額 Net BNR provision b/f	135,978	81,086	92	105,462	10,024	330,739	257,233	76,422	2,349	-	38,230	1,037,614

一般保險業務 General Insurance Lines of Business	非比例再保險業務 - 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	船隻、航空及運輸 Marine, Aviation, and Transport			財產損害 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			
<b>表1: 已承保及轉分出的業務的銷售和再保險</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	63,179	108,774	856	3,791	10,117	128,185	177,208	230,442	(5,685)	-	4,990	721,856	3,315,482
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(4,197)	(7,723)	(43)	(356)	(930)	(11,465)	(10,314)	(14,876)	293	-	(309)	(49,922)	(554,568)
財政年度轉分出的保費和轉分出的再保險的再保 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,909)	(32,897)	-	(13)	(2,114)	(13,416)	(36,952)	(19,290)	-	-	(829)	(107,419)	(485,611)
轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	257	2,794	-	0	786	1,311	4,023	1,288	-	-	285	10,743	150,429
該年度在港承保的保單數目 (單位: 個) 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	船隻、航空及運輸 Marine, Aviation, and Transport			財產損害 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			
<b>表2: 本年度的淨保費變動 (扣除折扣)</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
	9,876	95,828	856	3,616	10,424	118,462	78,208	232,446	-	-	5,408	555,125	2,529,225
與本年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 (-)													
	(769)	(6,995)	(43)	(345)	(1,582)	(10,737)	(5,993)	(16,148)	-	-	(309)	(42,921)	(454,982)
與本年承保年度相關的最高中保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)													
	(1,699)	(61,175)	(1,107)	(657)	(6,240)	(63,229)	(53,824)	(144,766)	-	-	(1,612)	(334,309)	(1,706,227)
與本年承保年度相關的轉分出的業務結果 Retroceded business result, relating to current underwriting year													
	(1,359)	(7,972)	-	(2,680)	4,033	(18,575)	(6,342)	(13,231)	-	-	(6,040)	(52,167)	(66,863)
與本年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 (-)													
	(1,589)	(30,239)	-	(2,681)	3,224	(26,793)	(14,436)	(31,081)	-	-	(6,892)	(110,486)	(421,751)
與本年承保年度轉分出的業務相關的再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)													
	211	4,084	-	-	101	975	2,179	2,301	-	-	281	10,133	115,493
與本年承保年度轉分出的業務相關的最終中保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)													
	19	18,182	-	0	708	7,242	5,914	15,548	-	-	571	48,185	239,394
與本年承保年度中發生的開支 Expenses incurred in current financial year													
	(4,470)	(6,131)	(88)	(178)	(344)	(5,754)	(11,636)	(9,090)	(238)	-	(538)	(38,467)	(210,198)
所有承保年度的中保費中未分配的理賠開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)													
	(323)	576	(28)	8	27	189	(466)	(133)	0	-	(6)	(156)	(6,219)
管理開支 (-) Management expenses (-)													
	(4,189)	(6,981)	(60)	(213)	(386)	(6,069)	(11,460)	(9,235)	(272)	-	(497)	(39,363)	(204,834)
本年度和過往承保年度的未賺取部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)													
	42	274	-	28	14	126	290	278	33	-	(35)	1,051	855
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 (+)													
	1,019	5,191	-	320	440	4,215	5,168	3,399	-	-	(218)	18,655	36,288
本財政年度中與本年度相關的淨保費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													
	<b>2,597</b>	<b>18,746</b>	<b>(382)</b>	<b>76</b>	<b>5,851</b>	<b>24,382</b>	<b>5,581</b>	<b>52,610</b>	<b>(238)</b>	-	<b>(3,310)</b>	<b>105,915</b>	<b>127,243</b>
本財政年度中與過往承保年度相關的淨保費最佳估計綜合業務業績 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)													
	52,536	8,964	-	23	(7,107)	(17,891)	22,002	2,624	(5,685)	-	(16)	55,451	710,179
本財政年度中與過往承保年度相關的業務結果與生淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(3,416)	(550)	-	(8)	792	1,488	(2,102)	(89)	293	-	3	(3,590)	(98,292)
本財政年度中與過往承保年度相關的業務結果與生淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)													
	(40,505)	35,956	-	(559)	3,077	41,548	1,033	31,726	462	-	18	72,755	(283,784)
本財政年度中與過往承保年度相關的淨保費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													
	<b>8,614</b>	<b>44,369</b>	-	<b>(544)</b>	<b>(3,237)</b>	<b>25,145</b>	<b>20,933</b>	<b>34,261</b>	<b>(4,930)</b>	-	<b>5</b>	<b>124,617</b>	<b>328,102</b>
本財政年度中保費負債的現時估計連同的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)													
	(1,696)	1,706	-	31	(47)	(207)	2,128	515	65	-	(64)	2,431	7,783
未經折扣的承保業績 - 虧損(溢利) Undiscounted Underwriting Results - Profit/Loss													
	<b>9,516</b>	<b>64,821</b>	<b>(382)</b>	<b>(437)</b>	<b>2,568</b>	<b>49,320</b>	<b>28,642</b>	<b>87,386</b>	<b>(5,103)</b>	-	<b>(3,369)</b>	<b>232,963</b>	<b>463,129</b>

一般保險業務 General Insurance Lines of Business	非比例再保險業務 - 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	船隻、航空及運輸 Marine, Aviation, and Transport			財產損害 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			
<b>表3: 補充資訊</b> Table 3: Supplementary Information													
本財政年度中的已償付申索 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	25,436	34,539	-	(3)	91	24,640	91,916	57,806	-	-	-	234,425	1,710,388
已償付申索淨額 Net claim paid	25,434	33,604	-	(15)	193	5,295	91,551	24,787	-	-	-	180,848	1,518,896
本財政年度中已撥出保單中未償還的撥款 Changes in case outstanding provision in current financial year													
已撥出保單中未償還的撥款 Gross case outstanding provision of	8,500	246,928	-	3,334	5,144	129,589	171,741	265,415	-	-	9	830,659	2,632,657
已撥出保單中未償還的撥款的淨額 Gross case outstanding provision b/f	3,921	176,137	-	6,698	64,198	148,515	151,493	206,455	-	-	10	757,427	2,539,753
已撥出保單中未償還的撥款的結轉淨額 Net case outstanding provision of	8,484	231,260	-	3,327	4,919	115,025	159,094	251,014	-	-	9	773,132	2,271,465
已撥出保單中未償還的撥款的結轉淨額 Net case outstanding provision b/f	3,905	169,219	-	6,696	62,923	120,691	145,311	178,221	-	-	10	686,976	2,136,658
本財政年度中的已撥出保單中未償還的撥款 Changes in ENR provision in current financial year													
已撥出保單中未償還的撥款的結轉淨額 Gross ENR provision of	18,610	159,064	1,107	1,087	10,409	57,987	174,999	414,006	16	-	909	838,193	2,182,378
已撥出保單中未償還的撥款的淨額 Gross ENR provision b/f	1,503	125,445	28	56,989	68,612	14,385	100,597	266,220	119	-	6	633,905	1,821,094
已撥出保單中未償還的撥款的結轉淨額 Net ENR provision of	18,585	131,652	1,107	1,080	9,616	47,487	148,762	405,008	16	-	470	763,781	1,944,865
已撥出保單中未償還的撥款的結轉淨額 Net ENR provision b/f	1,480	106,577	28	56,883	67,596	12,997	84,695	251,056	119	-	6	581,438	1,619,052



香港一般業務的臨時統計數字  
Provisional Statistics on Hong Kong General Business  
二零二四年一月至十二月  
January to December 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

(單位:千元)  
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 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		
<b>表1: 已承保及轉出的業務的銷售與再保費</b> Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減轉分保前 Financial Year Premium Written and Commission, Gross of Retrocession												
本公司 (+) Gross Premium Written (+)	8,126,203	3,056,228	24,638	293,652	725,995	8,273,619	72,206	3,507,820	87,429	-	1,821,589	25,989,378
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,652,426)	(842,018)	(6,324)	(71,151)	(195,340)	(2,287,036)	(19,089)	(1,138,974)	(72,483)	-	(449,817)	(7,734,658)
財政年度轉分出的保費和轉分出的再保費的再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的再保費和轉分出的再保費的再保費 (-) Premium written, retroceded to reinsurers (-)	(2,239,305)	(52,581)	(3,510)	(74,851)	(41,910)	(2,368,726)	(139)	(148,039)	-	-	(605,184)	(5,534,245)
再保費和轉分出的再保費的再保費 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	732,432	17,908	413	15,028	9,993	668,767	45	46,048	-	-	241,091	1,731,727
該年度在港承保的保單數目 (按位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	比例再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 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		
<b>表2: 本年度的保費變動及折扣</b> Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年度的保費相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)												
	5,561,930	2,158,987	21,123	322,619	668,347	7,309,171	82,188	2,035,353	-	-	1,733,782	19,893,501
與本年度的保費相關的總保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(1,514,793)	(525,716)	(4,385)	(64,414)	(168,298)	(1,838,585)	(19,820)	(626,942)	-	-	(383,534)	(5,146,487)
與本年度的保費相關的總保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)												
	(3,632,105)	(1,360,096)	(15,589)	(234,938)	(441,482)	(4,567,427)	(46,638)	(1,151,236)	-	-	(1,473,361)	(12,922,870)
與本年度的保費相關的轉分出的再保費 Retroceded business result, relating to current underwriting year												
	(524,124)	(2,499)	(423)	(15,114)	18,735	(395,033)	50	(28,763)	-	-	185,635	(761,536)
與本年度的保費相關的轉分出的再保費的再保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(1,690,287)	(27,469)	(2,400)	(59,278)	(33,944)	(1,940,170)	(65)	(121,854)	-	-	(592,279)	(4,467,746)
與本年度的保費相關的轉分出的再保費的再保費 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)												
	424,373	7,456	275	11,866	8,605	512,707	107	37,092	-	-	241,170	1,243,651
與本年度的保費相關的轉分出的再保費的再保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)												
	741,790	17,514	1,703	32,298	44,074	1,032,429	8	55,999	-	-	536,744	2,462,559
本年度的保費中已支付保費 Expenses incurred in current financial year												
	(317,455)	(162,586)	(928)	(8,630)	(32,919)	(392,137)	(7,716)	(166,955)	(4,123)	-	(241,785)	(1,335,235)
所有保費的保費中未分配的保費的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)												
	(6,269)	(87)	(29)	(450)	(1,030)	(13,371)	273	(1,728)	(68)	-	(3,822)	(26,582)
管理費用 (-) Management expenses (-)												
	(312,327)	(145,808)	(713)	(8,742)	(31,546)	(291,425)	(8,000)	(164,044)	(4,178)	-	(238,562)	(1,205,345)
本年度和過往保費的未獲部分 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	1,141	(16,690)	(186)	562	(343)	(87,341)	11	(1,183)	123	-	599	(103,307)
已簽訂但未生效的合約的利潤 (+) Change in implicit profit for bound but not inception contracts (+)												
	(51,910)	43,139	-	(215)	10,649	51,506	749	24,782	(290)	-	(44,596)	33,815
本財政年度中與本年度的保費相關的淨保費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												
	(478,457)	151,230	(202)	(691)	55,033	167,495	8,813	86,239	(4,413)	-	(223,858)	(238,812)
本財政年度中與過往保費相關的淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)												
	1,930,425	855,667	2,286	(16,287)	(54,406)	225,150	29,249	1,405,546	87,429	-	2,387	4,467,445
本財政年度中與過往保費相關的淨保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	(651,710)	(275,720)	(927)	(10,194)	9,536	(200,152)	23,436	(521,556)	(72,483)	-	(48,812)	(1,748,583)
本財政年度中與過往保費相關的淨保費的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)												
	(908,072)	(638,118)	(1,905)	4,392	118,099	298,329	(44,102)	(1,095,759)	(17,099)	-	371,943	(1,912,292)
本財政年度中與過往保費相關的淨保費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												
	370,642	(58,171)	(545)	(22,089)	73,229	323,327	8,583	(211,768)	(2,154)	-	325,517	806,570
本財政年度中與過往保費相關的淨保費的變動 (-) Changes in risk margin for reinsurance liabilities in current financial year (-)												
	(48,889)	11,831	129	(1,036)	(11,545)	3,240	(68,827)	(1,883)	-	-	(39,215)	(155,114)
未貼現保費業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	(156,704)	104,890	(618)	(21,701)	116,716	489,786	20,636	(194,356)	(8,450)	-	62,445	412,644

一般保險業務 General Insurance Lines of Business	比例再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											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	金儲損失 - 按揭 Pecuniary Loss - Mortgage		金儲損失 - 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		
<b>表3: 補充資訊</b> Table 3: Supplementary Information												
本財政年度中已支付申索 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	4,574,149	2,255,232	28,529	221,884	321,631	4,687,568	74,908	1,384,627	4,237	-	623,530	14,176,294
已支付申索淨額 Net claim paid	3,527,091	2,162,403	27,627	210,153	253,586	3,608,029	74,791	1,294,101	4,003	-	497,603	11,659,389
本財政年度中已結算申索準備金的變動 Changes in case outstanding provision in current financial year												
已結算申索準備金的結轉毛額 Gross case outstanding provision of	593,001	824,680	31,956	259,234	367,006	6,050,631	62,376	1,643,886	9,950	-	741,839	10,584,559
已結算申索準備金的結轉毛額 Gross case outstanding provision b/f	535,875	999,482	54,017	281,037	551,993	6,309,079	69,855	1,476,602	9,554	-	721,948	11,009,443
已結算申索準備金的結轉淨額 Net case outstanding provision of	537,122	802,986	20,428	232,295	341,166	4,875,537	61,914	1,510,701	7,084	-	406,677	8,795,909
已結算申索準備金的結轉淨額 Net case outstanding provision b/f	486,945	953,705	40,823	270,682	501,858	5,084,915	68,146	1,333,136	3,392	-	449,527	9,193,129
本財政年度中已結算申索準備金的變動 Changes in INNR provision in current financial year												
已結算申索準備金的結轉毛額 Gross INNR provision of	3,586,298	1,318,968	33,281	253,652	351,796	4,221,035	63,867	5,155,510	30,661	-	1,888,312	16,903,380
已結算申索準備金的結轉毛額 Gross INNR provision b/f	3,043,048	1,339,490	50,232	268,807	251,605	4,121,155	66,695	4,281,438	17,170	-	2,091,949	15,531,589
已結算申索準備金的結轉淨額 Net INNR provision of	2,595,224	1,265,034	31,171	247,520	303,583	3,240,710	63,811	4,936,385	30,661	-	1,326,300	14,040,398
已結算申索準備金的結轉淨額 Net INNR provision b/f	2,488,769	1,272,611	47,354	256,690	180,155	3,275,227	66,274	4,025,677	17,170	-	1,281,628	12,911,555

一般保險業務 General Insurance Lines of Business	非比例再保險再保險業務 - 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	船隻、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			
<b>表1: 已保及轉分出的業務的銷售及佣金</b> Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	96,811	580,914	428	17,051	85,317	3,011,558	7,294	734,296	35,428	-	56,568	4,625,666	30,615,044
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(4,085)	(57,384)	-	(1,325)	(7,547)	(256,336)	(474)	(102,986)	(5,055)	-	(6,838)	(442,031)	(8,176,689)
財政年度轉分出的保費和轉分再保溢利 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 reinsurers (-)	(66,871)	(21,498)	-	(1,219)	(12,322)	(981,303)	(920)	(21,653)	-	-	-	(1,105,786)	(6,640,032)
轉分給出的業務相關的再保溢利 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	542	1,526	-	283	965	71,777	80	4,030	-	-	-	79,203	1,810,930
該年度在港承保的保單數目 (單位: 萬) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例再保險再保險業務 - 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	船隻、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			
<b>表2: 本年總計入賬溢利的淨變動</b> Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保費相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
	89,605	533,183	428	17,338	78,763	2,831,936	4,694	648,046	38,042	-	47,563	4,289,597	24,183,098
與本年保費相關的最終收購開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)													
	(3,714)	(53,376)	-	(1,393)	(7,506)	(248,437)	(501)	(95,214)	(5,374)	-	(5,216)	(420,732)	(5,567,219)
與本年保費相關的最終淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (+)													
	(38,806)	(519,216)	(218)	(14,962)	(58,051)	(1,893,213)	(3,852)	(395,857)	(6,689)	-	(17,091)	(2,947,954)	(15,870,824)
與本年保費相關的轉分出的業務溢利 Retroceded business result, relating to current underwriting year													
	(6,487)	(10,666)	-	7,850	(3,565)	(284,815)	(467)	(1,022)	-	-	-	(299,173)	(1,060,709)
與本年保費相關的轉分出的業務溢利 Ultimate premium, relating to current underwriting year on retroceded business (-)													
	(53,630)	(13,025)	-	(1,398)	(7,865)	(629,705)	(755)	(14,194)	-	-	-	(720,573)	(5,188,319)
與本年保費相關的轉分出的業務溢利 Ultimate reinsurance commission income relating to current underwriting year on retroceded business (+)													
	170	26	-	293	544	39,321	-	2,821	-	-	-	43,175	1,286,826
與本年保費相關的轉分出的業務溢利 Ultimate claims relating to current underwriting year on retroceded business (+)													
	46,973	2,333	-	8,955	3,756	305,569	288	10,351	-	-	-	378,225	2,840,784
與本年保費相關的已發開支 Expenses incurred in current financial year													
	(4,263)	(34,660)	(61)	(744)	(3,144)	(138,686)	(321)	(37,545)	(1,717)	-	(2,798)	(223,939)	(1,559,174)
所有與本年保費相關的未到期開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)													
	(72)	(295)	(52)	93	16	1,597	57	(406)	(24)	-	(47)	867	(25,716)
管理開支 (-) Management expenses (-)													
	(4,140)	(27,818)	(9)	(866)	(3,192)	(141,785)	(394)	(36,318)	(1,693)	-	(2,708)	(218,924)	(1,424,270)
本年保費相關的未到期開支的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)													
	(51)	(6,546)	-	29	32	1,503	17	(822)	-	-	(43)	(5,881)	(109,188)
已確立但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)													
	495	(125,262)	-	2,147	1,255	36,645	(25)	6,607	2,549	-	(4,255)	(79,844)	(46,029)
本財政年度中與本年保費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													
	<b>36,830</b>	<b>(209,997)</b>	<b>149</b>	<b>10,236</b>	<b>7,751</b>	<b>303,430</b>	<b>(472)</b>	<b>125,014</b>	<b>26,812</b>	-	<b>18,203</b>	<b>317,956</b>	<b>79,144</b>
本財政年度中與過往保費年保費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 (+)													
	6,877	46,481	(347)	(1,950)	(24,081)	(214,382)	1,557	80,043	(2,614)	-	9,005	(99,411)	4,368,034
本財政年度中與過往保費年保費相關的淨保費毛額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(729)	(3,932)	(11)	124	2,339	22,357	(11)	(4,175)	319	-	(1,638)	14,643	(1,733,940)
本財政年度中與過往保費年保費相關的淨保費毛額的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)													
	(7,782)	(54,668)	(2,062)	3,754	18,462	500,768	(506)	(29,337)	1,368	-	(5,207)	424,790	(1,487,502)
本財政年度中與過往保費年保費相關的淨保費毛額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)													
	4,009	(20,367)	-	(12)	(1,874)	48,676	1,072	(16,023)	(878)	-	(871)	13,733	(141,381)
未貼現保費總額 - 虧損(溢利) Undiscounted Underwriting Results - Profit/Loss													
	<b>39,206</b>	<b>(242,483)</b>	<b>(2,271)</b>	<b>12,152</b>	<b>2,598</b>	<b>660,849</b>	<b>1,640</b>	<b>155,522</b>	<b>25,007</b>	-	<b>19,492</b>	<b>671,711</b>	<b>1,084,355</b>

一般保險業務 General Insurance Lines of Business	非比例再保險再保險業務 - 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	船隻、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			
<b>表3: 補充資訊</b> Table 3: Supplementary Information													
本財政年度中的已發行申索 Claims paid in current financial year													
已發行申索毛額 Gross claim paid	62,673	76,473	-	10,536	32,554	1,941,575	3,184	190,633	-	-	21,997	2,339,624	16,515,918
已發行申索淨額 Net claim paid	39,759	75,005	-	5,246	26,254	1,627,881	1,475	182,842	-	-	21,997	1,980,459	13,639,847
本財政年度中已結案中保單的變動 Changes in case outstanding provision in current financial year													
已結案中保單的結轉毛額 Gross case outstanding provision of	13,348	1,055,007	-	28,220	113,802	3,125,902	17,938	563,761	-	-	6,006	4,923,984	15,508,543
已結案中保單的結轉淨額 Gross case outstanding provision of	10,470	686,013	57,763	27,899	113,684	4,082,530	23,132	566,775	-	-	20,695	5,588,960	16,598,403
已結案中保單的結轉淨額 Net case outstanding provision of	12,899	1,038,877	-	14,069	89,327	2,280,806	16,541	549,605	-	-	6,006	4,008,130	12,804,039
已結案中保單的結轉淨額 Net case outstanding provision of	10,036	669,862	57,763	12,015	84,927	2,898,366	20,123	548,467	-	-	20,695	4,322,255	13,515,384
本財政年度中的已結案中保單的變動 Changes in IORNR provision in current financial year													
已結案中保單的結轉毛額 Gross IORNR provision of	59,987	738,072	1,004	18,866	201,897	1,700,100	30,889	1,371,157	17,934	-	74,852	4,214,759	21,118,139
已結案中保單的結轉淨額 Gross IORNR provision of	52,532	757,959	30,989	14,137	180,435	1,147,067	25,164	1,356,865	12,614	-	58,091	3,635,852	19,167,441
已結案中保單的結轉淨額 Net IORNR provision of	42,745	727,588	1,004	12,489	161,554	1,363,197	29,410	1,354,183	17,934	-	74,852	3,784,956	17,825,354
已結案中保單的結轉淨額 Net IORNR provision of	51,318	744,835	30,989	12,587	136,557	802,089	23,625	1,352,163	12,614	-	58,091	3,224,866	16,136,421