

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

(貨幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business															
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表1: 已承保及分出的業務的銷售與保費資訊 Table 1: Sales & Commission Information on Business Written & Ceded																
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross Premium Written (+)	15,753,730	6,063,539	2,154,244	1,216,431	3,266,577	2,234,721	62,046	620,983	58,775	1,916,271	73,475	896,626	849,083	3,688,294	1,888,600	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,283,988)	(718,905)	(744,196)	(291,424)	(794,822)	(374,448)	(1,097)	(111,720)	(12,112)	(150,247)	(14,187)	(95,863)	(108,724)	(725,216)	(556,904)	
財政年度保費及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 (-)	(3,253,099)	(809,648)	(569,834)	(379,901)	(821,952)	(555,041)	(59,679)	(299,557)	(34,190)	(1,134,514)	(39,604)	(504,941)	(594,350)	(2,519,500)	(721,290)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	465,115	155,803	261,883	140,646	299,639	96,133	2,787	68,042	8,067	67,340	10,815	37,430	144,075	517,198	236,223	
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	23,935	509,079	3,965,371	1,138,567	798,926	193,242	1,497	10,790	15,456	4,793	655	93,805	49,800	303,275	1,438,124	

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business															
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表2: 本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)																
	15,277,901	5,876,510	2,111,863	1,229,841	3,231,043	2,197,651	52,390	577,276	60,567	1,824,075	72,920	901,774	828,599	3,744,704	1,829,324	
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)																
	(1,312,131)	(757,520)	(752,405)	(299,313)	(815,070)	(378,773)	(1,074)	(114,045)	(13,861)	(165,475)	(14,040)	(101,769)	(115,041)	(739,393)	(568,213)	
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)																
	(12,393,694)	(3,889,002)	(893,679)	(576,925)	(1,856,483)	(1,656,682)	(16,455)	(418,808)	(18,441)	(1,382,777)	(35,410)	(722,365)	(605,505)	(4,031,838)	(1,226,344)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year																
	(163,636)	(148,492)	(81,580)	(50,939)	(104,124)	20,192	(33,293)	(22,432)	(16,961)	(330,912)	(7,876)	20,668	(13,629)	1,351,519	217,689	
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)																
	(3,169,025)	(806,400)	(545,842)	(387,371)	(807,889)	(532,240)	(49,978)	(286,229)	(34,911)	(1,073,293)	(37,517)	(517,348)	(579,010)	(2,562,242)	(733,968)	
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 (+)																
	461,905	153,509	251,220	145,208	287,739	90,713	2,197	65,539	8,215	66,633	9,631	33,698	137,801	505,109	241,127	
與本意外年度分出的業務相關的最终申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)																
	2,543,484	504,399	213,042	191,224	416,025	461,719	14,488	198,258	9,734	675,748	20,010	504,319	427,580	3,408,652	710,531	
本財政年度中的已付開支 Expenses incurred in current financial year																
	(1,446,811)	(865,970)	(386,409)	(277,885)	(426,776)	(221,695)	(6,583)	(40,250)	(7,526)	(245,861)	(9,272)	(127,863)	(105,351)	(405,403)	(449,080)	
所有意外年度的申索負債中未分配的淨額變動的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)																
	(12,789)	(7,239)	(17,849)	(6,686)	(19,830)	(16,883)	9	(614)	90	(45,545)	239	(1,819)	(6,283)	(11,056)	(5,229)	
管理開支 (-) Management expenses (-)																
	(1,434,022)	(858,731)	(368,560)	(271,199)	(406,946)	(204,813)	(6,591)	(39,636)	(7,616)	(200,317)	(9,511)	(126,044)	(99,068)	(394,347)	(443,851)	
未滿期利潤的變動 (+) Change in unearned profit (+)																
	262,062	125,041	9,958	8,514	25,847	(10,660)	59	(2,973)	(360)	(11,676)	3,028	6,859	8,962	15,221	(7,420)	
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																
	223,692	340,568	7,748	33,293	54,437	(49,967)	(4,957)	(21,232)	3,417	(312,627)	9,348	(22,696)	(1,965)	(65,190)	(204,043)	
本財政年度中與過往意外年度相關的最终申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)																
	237,344	65,804	78,725	43,371	123,953	47,451	(441)	29,372	3,417	(50,564)	6,934	103,211	69,565	317,698	7,234	
本財政年度中與過往在年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year																
	237,344	65,804	78,725	43,371	123,953	47,451	(441)	29,372	3,417	(50,564)	6,934	103,211	69,565	317,698	7,234	
本財政年度中申索負債的風險估計變動的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)																
	(22,851)	(6,028)	(9,014)	(2,854)	(10,936)	(9,458)	196	(9,292)	(246)	(41,511)	(17)	(4,594)	(12,851)	(19,447)	(1,348)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)																
	438,184	400,344	77,459	73,810	167,454	(11,973)	(5,202)	(1,151)	6,588	(404,702)	16,265	75,921	54,749	233,061	(198,157)	

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business															
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	財產損壞 Property Damage		
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	商業 - 工程 Commercial - Engineering		商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
表3: 補充資訊 Table 3: Supplementary Information																
本財政年度中的已支付申索總額 Claims paid in current financial year																
已支付申索毛額 Gross claim paid	11,747,236	3,756,960	714,832	445,475	1,482,374	1,205,174	6,878	258,808	18,637	918,546	11,882	571,096	259,238	1,088,878	781,241	
已支付申索淨額 Net claim paid	9,254,133	3,262,039	531,101	317,739	1,145,094	1,004,821	5,274	97,660	5,690	498,703	8,250	127,180	67,562	235,984	479,853	
本財政年度中的已釐清未決申索準備金的變動 Changes in case outstanding provision in current financial year																
已釐清未決申索準備金的結轉毛額 Gross case outstanding provision c/f	242,016	203,395	254,578	275,435	2,738,527	3,575,252	10,690	367,201	18,251	3,093,927	30,760	598,707	1,302,569	4,525,873	640,737	
已釐清未決申索準備金的承前毛額 Gross case outstanding provision b/f	244,512	233,685	221,227	281,079	2,575,601	3,259,067	15,160	394,409	37,626	2,787,962	26,945	638,279	1,140,500	2,225,787	444,043	
已釐清未決申索準備金的結轉淨額 Net case outstanding provision c/f	233,475	187,298	195,213	214,056	2,061,069	2,852,543	9,422	173,896	7,474	830,113	15,316	177,750	367,400	668,498	351,361	
已釐清未決申索準備金的承前淨額 Net case outstanding provision b/f	230,942	200,435	183,116	202,913	1,945,425	2,789,435	13,738	191,222	13,362	625,040	14,614	198,503	325,782	566,375	208,996	
本財政年度中的已撥款但未報帳申索準備金的變動 Changes in IBNR provision in current financial year																
已撥款但未報帳申索準備金的結轉毛額 Gross IBNR provision c/f	1,852,560	554,597	333,470	244,195	1,292,639	1,724,114	45,683	350,362	45,417	365,043	37,335	364,160	532,325	829,188	229,717	
已撥款但未報帳申索準備金的承前毛額 Gross IBNR provision b/f	1,340,768	470,616	248,566	271,854	1,229,580	1,470,963	38,352	300,089	37,238	322,636	32,484	364,331	504,816	697,343	191,884	
已撥款但未報帳申索準備金的結轉淨額 Net IBNR provision c/f	1,448,478	451,188	261,699	111,988	916,133	1,157,367	3,805	185,666	25,053	117,585	16,725	163,458	209,683	180,256	(79,745)	
已撥款但未報帳申索準備金的承前淨額 Net IBNR provision b/f	1,093,360	382,130	202,506	104,363	859,985	1,104,838	2,493	146,256	19,568	71,338	17,258	156,997	211,383	210,783	33,627	

註(1): 由於受刪除尾數的影響, 不同統計表中的同類數字可能稍有差別。

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

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

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

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(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business												總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others	
表1: 已承保及分出的業務的銷售與得金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金, 未減除再保前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	2,183,039	5,137,133	37,566	1,914,414	620,483	851,896	1,416,287	664,479	193,057	653,830	142,586	246,903	54,805,069
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(183,134)	(1,124,226)	(8,707)	(378,876)	(112,181)	(140,481)	(240,053)	(110,259)	-	(89,361)	(16,912)	(50,382)	(8,438,425)
財政年度分出的保費和再保佣金 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 (-)	(722,149)	(921,707)	(10,563)	(646,193)	(387,228)	(430,638)	(767,953)	(151,315)	(21,837)	(387,144)	(119,450)	(121,550)	(16,984,829)
再保佣金, 與再保業務有關 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	129,740	273,225	2,969	144,441	94,054	107,099	155,242	33,923	-	145,169	22,852	29,428	3,649,337
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	14,275	416,066	7,867	915,245	5,370	12,325	278,923	8,743	939	93,011	38,212	443,639	10,781,930

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business												總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others	
表2: 本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	2,512,050	5,133,115	38,070	1,871,116	689,423	868,509	1,446,052	1,417,447	77,880	625,624	143,203	237,434	54,876,363
本財政年度中的展期開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(212,796)	(1,156,260)	(9,068)	(388,447)	(114,599)	(143,754)	(259,875)	(109,153)	-	(93,263)	(17,569)	(48,571)	(8,701,480)
與本意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(2,030,145)	(2,826,786)	(28,994)	(860,909)	(332,287)	(522,504)	(797,741)	(116,280)	(5,999)	(271,990)	(39,199)	(78,722)	(37,635,963)
與本意外年度相關的再保保費 Ceded business result, relating to current accident year	(107,993)	(151,125)	8,441	(134,302)	(72,338)	7,025	(108,139)	(119,578)	(15,010)	(13,583)	(65,944)	(55,326)	(191,678)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(788,266)	(904,641)	(10,581)	(620,518)	(407,066)	(427,336)	(794,495)	(167,467)	(15,314)	(372,771)	(120,492)	(106,452)	(16,858,664)
本財政年度中分出的再保保費收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	125,428	267,566	2,676	143,113	94,742	105,771	158,905	26,371	-	162,235	21,265	24,284	3,592,600
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 (+)	554,846	485,950	16,345	343,103	239,987	328,589	527,450	21,519	305	196,953	33,283	26,843	13,074,386
本財政年度中的已承付開支 Expenses incurred in current financial year	(206,528)	(867,541)	(4,208)	(333,058)	(128,344)	(176,511)	(251,392)	(57,950)	(21,508)	(149,496)	(16,670)	(39,881)	(7,275,824)
所有意外年度的未償賠款中未分配的溢利保費的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	10,123	(13,898)	(549)	(2,232)	(4,817)	(20,132)	(13,053)	(233)	-	23,656	765	(1,590)	(173,443)
管理開支 (-) Management expenses (-)	(216,651)	(853,643)	(3,660)	(330,826)	(123,527)	(156,380)	(238,339)	(57,717)	(21,508)	(173,152)	(17,435)	(38,292)	(7,102,381)
未滿期溢利的變動 (+) Change in unearned profit (+)	47,008	(16,331)	2,402	(11,678)	(17,209)	(14,898)	(13,284)	(660,747)	49,592	(3,599)	(528)	(2,576)	(211,583)
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	1,595	115,072	4,442	142,722	24,647	17,867	15,621	353,740	84,956	93,693	3,293	12,358	859,834
本財政年度中與過往意外年度相關的溢利保費毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	390,790	934,148	8,559	323,689	26,953	8,178	(127,907)	(11,882)	0	(12,801)	(32,787)	3,637	2,593,653
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	390,790	934,148	8,559	323,689	26,953	8,178	(127,907)	(11,882)	0	(12,801)	(32,787)	3,637	2,593,653
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	13,381	19,445	(1,146)	3,129	(1,877)	(21,562)	(35,047)	(48,327)	-	8,080	(317)	(1,972)	(216,465)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	405,767	1,068,665	11,856	469,540	49,723	4,483	(147,333)	293,532	84,956	88,971	(29,811)	14,022	3,237,022

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business												總額 Total
	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others	
表3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已釐付申索總額 Claims paid in current financial year													
已釐付申索毛額 Gross claim paid	1,696,813	2,074,873	4,178	585,383	165,228	140,445	420,111	136,651	5,747	401,786	206,241	43,555	29,148,266
已釐付申索淨額 Net claim paid	1,125,028	1,721,929	1,071	288,527	107,615	74,631	113,358	100,769	5,442	97,138	75,610	31,113	20,783,312
本財政年度中的已釐付申索準備金的變動 Changes in case outstanding provision in current financial year													
已釐付申索準備金的結轉毛額 Gross case outstanding provision of	3,318,636	4,172,383	58,026	1,864,307	583,788	395,183	846,291	10,212	252	116,526	39,203	30,689	29,313,417
已釐付申索準備金的承前毛額 Gross case outstanding provision b/f	3,535,502	4,422,448	42,804	1,895,159	720,228	367,478	720,800	37,468	-	183,838	163,749	15,116	26,630,472
已釐付申索準備金的結轉淨額 Net case outstanding provision of	2,369,938	3,492,672	37,437	1,089,015	310,969	160,592	335,934	9,629	252	41,393	3,647	21,515	16,217,877
已釐付申索準備金的承前淨額 Net case outstanding provision b/f	2,527,667	3,703,473	34,552	1,042,228	360,821	134,086	278,932	33,138	-	52,971	47,189	12,516	15,937,470
本財政年度中的已釐付申索準備金的變動 Changes in IBNR provision in current financial year													
已釐付申索準備金的結轉毛額 Gross IBNR provision of	3,710,467	4,392,524	6,435	1,118,169	1,315,805	1,887,338	2,366,326	68,161	-	289,763	32,916	94,350	24,083,061
已釐付申索準備金的承前毛額 Gross IBNR provision b/f	3,786,694	4,518,742	4,609	1,096,165	1,316,436	1,698,378	2,036,078	30,290	-	345,803	19,525	86,805	22,461,045
已釐付申索準備金的結轉淨額 Net IBNR provision of	2,409,915	3,601,095	(805)	504,579	388,777	817,955	1,094,061	54,405	-	81,067	17,431	51,381	14,189,202
已釐付申索準備金的承前淨額 Net IBNR provision b/f	2,374,731	3,714,724	(807)	632,317	384,138	730,477	920,127	25,022	-	78,594	10,205	44,004	13,530,419

註(1): 由於受刪除尾數的影響, 不同統計表中的同類數字可能稍有差別。

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

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

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



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
意外年度在岸直接業務承保業績
Underwriting Results of Onshore Direct Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others					
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																
財政年度保費收入及佣金 - 未扣除再保轉款 Financial Year Premium Written and Commission, Gross of Reinsurance																
毛保費 (+) Gross Premium Written (+)	15,166,834	5,359,812	2,061,400	1,129,363	3,178,059	2,214,317	39,788	379,861	58,149	727,405	68,775	859,710	780,328	3,256,079	1,754,057	
再保轉款的佣金 (-) Gross commission, relating to business written (-)	(1,239,530)	(612,378)	(729,321)	(278,164)	(778,779)	(372,114)	(191)	(75,134)	(11,968)	(67,073)	(13,064)	(94,412)	(102,569)	(675,627)	(469,861)	
財政年度分出的保費和再保轉款的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
分出給再保公司的保費 (-) Premium written, ceded to reinsurers (-)	(3,194,117)	(774,165)	(542,634)	(362,994)	(803,753)	(548,560)	(39,750)	(200,793)	(33,816)	(469,826)	(37,833)	(471,571)	(539,248)	(2,169,334)	(704,169)	
再保轉款的再保佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	455,983	144,501	253,232	136,382	295,757	95,144	2,200	48,796	7,972	30,586	10,463	35,178	139,713	462,977	233,500	
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)	23,750	508,309	3,890,574	1,113,572	724,603	186,855	66	9,374	15,362	2,294	594	93,223	48,794	296,660	1,409,227	

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others					
表2: 本年度未計入虧損折扣的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year																
本財政年度中的溢利或虧損毛額 (+) Gross earned premium in current financial year (+)	14,706,666	5,173,717	2,023,028	1,146,167	3,143,419	2,177,306	29,166	357,290	59,913	710,785	68,301	862,676	785,691	3,296,872	1,697,229	
本財政年度中的溢利或虧損毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,267,410)	(650,968)	(737,678)	(285,879)	(795,318)	(375,602)	(111)	(73,930)	(13,699)	(70,141)	(12,986)	(99,976)	(109,238)	(684,165)	(479,550)	
與本意外年度相關的溢利或虧損毛額 (-) Gross ultimate claims, relating to current accident year (-)	(11,928,572)	(3,391,851)	(861,400)	(534,870)	(1,807,822)	(1,648,178)	(4,573)	(244,280)	(18,338)	(561,210)	(31,515)	(702,850)	(587,003)	(3,857,471)	(1,221,707)	
與本意外年度相關的溢利或虧損毛額 Ceded business result, relating to current accident year	(158,700)	(152,742)	(75,075)	(44,701)	(105,826)	22,906	(22,993)	(6,023)	(16,803)	(106,908)	(9,131)	41,089	402	1,525,069	229,207	
本財政年度中分出的溢利或虧損毛額 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(3,114,695)	(770,375)	(521,299)	(371,302)	(789,067)	(525,464)	(29,129)	(190,004)	(34,531)	(451,810)	(35,627)	(478,458)	(548,637)	(2,176,338)	(719,284)	
本財政年度中分出的溢利或虧損毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	452,776	142,205	242,570	140,996	283,799	89,677	1,588	46,603	8,122	30,085	9,286	33,829	137,717	446,043	238,899	
與本意外年度相關的溢利或虧損毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	2,503,219	475,427	203,654	185,606	399,442	458,693	4,547	137,379	9,607	314,817	17,210	485,718	411,322	3,255,363	709,593	
本財政年度中的已付開支 Expenses incurred in current financial year	(1,408,757)	(798,037)	(370,163)	(267,731)	(420,611)	(219,851)	(2,223)	(26,106)	(7,505)	(105,501)	(8,612)	(126,829)	(101,577)	(369,305)	(441,839)	
所有意外年度的溢利或虧損毛額中未分配的溢利或虧損毛額的變動 (+) Changes in ULAE in claims liabilities for all accident years (-)	(12,452)	(7,373)	(18,376)	(7,002)	(19,561)	(16,791)	69	1,029	81	(9,953)	233	(1,909)	(6,278)	(14,200)	(5,137)	
管理開支 (+) Management expenses (+)	(1,396,305)	(790,665)	(351,188)	(260,729)	(401,050)	(203,060)	(2,293)	(27,135)	(7,585)	(95,548)	(8,845)	(124,921)	(95,299)	(355,106)	(436,702)	
未預期利潤的變動 (+) Change in unearned profit (+)	228,163	124,361	9,750	8,822	20,066	(11,564)	8	(2,883)	(367)	(14,142)	2,795	6,891	8,611	13,911	(8,926)	
本財政年度中與本年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	171,389	304,480	(11,537)	21,809	33,908	(54,984)	(727)	4,067	3,201	(147,117)	8,853	(18,999)	(3,114)	(75,089)	(225,585)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	247,660	71,857	64,925	36,046	125,142	50,227	(386)	24,108	3,306	(110,882)	6,861	102,238	69,877	276,986	5,158	
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	247,660	71,857	64,925	36,046	125,142	50,227	(386)	24,108	3,306	(110,882)	6,861	102,238	69,877	276,986	5,158	
本財政年度中與風險溢利的估計溢利或虧損毛額的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(22,546)	(5,833)	(9,766)	(2,771)	(9,669)	(9,205)	320	(3,942)	(253)	(7,557)	(18)	(4,645)	(12,588)	(18,494)	(1,306)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	396,503	370,504	43,622	55,083	149,381	(13,962)	(792)	24,234	6,255	(265,556)	15,696	78,594	54,175	183,403	(221,733)	

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													財產損壞 Property Damage		
	意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships				貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	船體及機器 Hull & Machinery		本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others					
表3: 補充資訊 Table 3: Supplementary Information																
本財政年度中的已付申索額 Claims paid in current financial year																
已支付申索毛額 Gross claim paid	11,282,560	3,245,661	688,910	417,325	1,445,933	1,194,521	6,882	208,981	18,378	496,011	11,246	569,639	254,384	976,989	780,451	
已支付申索淨額 Net claim paid	8,828,633	2,776,248	511,790	292,631	1,117,178	998,783	5,278	86,755	5,431	255,528	7,854	126,930	67,469	203,986	479,228	
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 c/f	237,043	137,101	246,532	258,952	2,694,643	3,558,238	4,113	175,151	18,251	1,495,204	26,507	594,038	1,284,588	4,406,107	639,962	
已撥款申索準備金的承前毛額 Gross case outstanding provision b/f	238,564	157,177	213,180	265,964	2,537,204	3,245,671	9,475	209,548	37,349	1,422,626	25,164	629,702	1,122,608	2,014,769	443,950	
已撥款申索準備金的結轉淨額 Net case outstanding provision c/f	228,509	124,315	187,638	199,013	2,032,900	2,842,973	2,845	84,300	7,474	328,490	13,552	176,182	365,940	657,317	350,724	
已撥款申索準備金的承前淨額 Net case outstanding provision b/f	224,993	127,517	175,229	188,866	1,920,184	2,781,378	8,053	100,930	13,085	348,228	13,544	196,567	325,408	511,128	208,928	
本財政年度中的已撥款申索準備金未撥款申索準備金的變動 Changes in IBNR provision in current financial year																
已撥款申索準備金未撥款申索準備金的結轉毛額 Gross IBNR provision c/f	1,780,504	550,232	321,077	229,695	1,245,866	1,721,046	3,895	224,083	45,315	141,608	36,842	360,155	519,188	725,130	222,916	
已撥款申索準備金未撥款申索準備金的承前毛額 Gross IBNR provision b/f	1,284,108	464,734	227,147	256,530	1,189,641	1,468,722	2,639	194,333	37,248	173,493	31,886	359,769	485,794	586,085	185,658	
已撥款申索準備金未撥款申索準備金的結轉淨額 Net IBNR provision c/f	1,386,773	447,029	252,783	100,072	893,139	1,154,836	1,391	105,492	25,043	44,374	16,550	161,918	207,540	169,001	(85,622)	
已撥款申索準備金未撥款申索準備金的承前淨額 Net IBNR provision b/f	1,040,522	376,519	184,186	90,867	839,198	1,103,010	1,186	92,505	19,668	69,313	16,988	155,777	211,274	196,862	28,183	



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二零二五年一月至十二月
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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			金銀損失 - 按揭 Pecuniary Loss - Mortgage		金銀損失 - 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	專業補償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
表1: 已承保及分出的業務的銷售與再保費 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度保費收入及佣金 - 未減除再保前 Financial Year Premium Written and Commission, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	2,163,112	5,042,109	37,566	1,864,417	567,351	818,819	1,232,255	664,479	193,057	601,214	115,501	225,138	50,558,955		
與業務相關的再保佣金 (-) Gross commission, relating to business written (-)	(177,673)	(1,104,505)	(8,707)	(369,686)	(101,792)	(135,750)	(214,244)	(110,259)	-	(79,209)	(13,877)	(47,761)	(7,883,649)		
財政年度分出的保費及再保費的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
分出給再保公司的保費 (-) Premium written, ceded to reinsurers (-)	(721,868)	(912,338)	(10,563)	(619,051)	(344,990)	(403,718)	(648,510)	(151,315)	(21,837)	(345,780)	(93,810)	(106,437)	(15,272,781)		
與分出的業務相關的再保佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	129,714	271,550	2,969	138,561	83,854	101,346	132,584	33,923	-	133,656	18,343	28,197	3,427,081		
該年度在港承保的保單數目 (按位) Number of policies written in Hong Kong during the year (in unit)	12,798	410,793	7,867	903,239	4,980	11,607	275,991	8,743	939	92,946	38,145	443,290	10,534,595		

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			金銀損失 - 按揭 Pecuniary Loss - Mortgage		金銀損失 - 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	專業補償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表2: 本年度未計入虧損變動的結果 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 (+)	2,491,216	5,036,856	38,070	1,822,703	634,933	833,412	1,255,712	1,417,447	77,880	586,267	114,244	200,493	50,747,460	
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(205,910)	(1,133,017)	(9,068)	(379,414)	(104,548)	(138,413)	(232,215)	(109,153)	-	(83,168)	(14,449)	(44,143)	(8,110,150)	
與本意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(2,022,065)	(2,778,197)	(28,994)	(846,461)	(308,914)	(511,187)	(712,142)	(116,280)	(5,999)	(265,235)	(32,772)	(72,069)	(35,101,958)	
與本意外年度相關的溢利保費毛額 (+) Ceded business result, relating to current accident year	(110,460)	(146,882)	8,441	(121,002)	(58,827)	(20,054)	(87,486)	(119,578)	(15,010)	308	(48,974)	(40,994)	399,362	
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 (-)	(787,956)	(895,543)	(10,581)	(592,032)	(364,473)	(401,015)	(676,415)	(167,467)	(15,314)	(342,117)	(93,026)	(86,751)	(15,188,709)	
本財政年度中分出的溢利保費毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	125,397	265,921	2,676	137,086	84,722	99,338	137,198	26,371	-	150,664	16,599	22,717	3,372,884	
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 (+)	552,099	482,739	16,345	333,944	220,924	321,731	451,730	21,519	305	191,761	27,452	23,040	12,215,188	
本財政年度中的已付開支 Expenses incurred in current financial year	(206,358)	(856,147)	(4,208)	(324,481)	(124,711)	(172,953)	(224,866)	(57,950)	(21,508)	(141,215)	(15,944)	(37,268)	(6,862,255)	
所有意外年度的申索費用中未分配的理賠開支的變動 (+) Changes in LULAE in claims liabilities for all accident years (+)	10,122	(14,253)	(549)	(2,479)	(5,143)	(20,210)	(11,615)	(233)	-	23,728	(568)	(1,523)	(140,342)	
管理開支 (-) Management expenses (-)	(216,480)	(841,894)	(3,660)	(322,003)	(119,568)	(152,743)	(213,251)	(57,717)	(21,508)	(164,942)	(15,376)	(35,745)	(6,721,913)	
未滿期利潤的變動 (+) Change in unearned profit (+)	46,860	(13,648)	202	(13,112)	(14,911)	(13,346)	(20,659)	(660,747)	49,592	(4,474)	(422)	(528)	(259,695)	
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	(6,717)	108,965	4,442	138,233	23,022	17,567	(21,657)	353,740	84,956	92,484	1,683	5,491	812,764	
本財政年度中與過往意外年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate claims relating to prior accident years in current financial year (-)	386,901	907,378	8,559	315,810	18,427	2,730	(85,686)	(11,882)	0	(14,091)	(4,486)	3,950	2,500,733	
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	386,901	907,378	8,559	315,810	18,427	2,730	(85,686)	(11,882)	0	(14,091)	(4,486)	3,950	2,500,733	
本財政年度中申索負債的估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	13,357	19,069	(1,146)	3,241	(2,303)	(21,642)	(27,548)	(48,327)	-	8,112	(313)	(1,022)	(166,792)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	393,541	1,035,411	11,856	457,285	39,145	(1,345)	(134,890)	293,532	84,956	86,504	(3,115)	8,419	3,146,705	

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			金銀損失 - 按揭 Pecuniary Loss - Mortgage		金銀損失 - 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	專業補償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
表3: 補充資訊 Table 3: Supplementary Information														
本財政年度中的已付申索款 Claims paid in current financial year														
已付申索毛額 Gross claim paid	1,694,365	2,049,130	4,178	583,286	164,633	139,554	356,461	136,651	5,747	401,786	19,488	39,529	27,192,679	
已付申索淨額 Net claim paid	1,122,594	1,699,293	1,071	287,710	107,484	74,471	90,510	100,769	5,442	97,138	2,611	30,443	19,383,259	
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	3,312,448	4,140,645	58,026	1,856,889	482,034	363,529	674,521	10,212	252	116,526	35,502	29,990	26,857,004	
已結算申索準備金的承前毛額 Gross case outstanding provision b/f	3,531,546	4,383,611	42,804	1,889,628	633,367	336,398	616,642	37,468	-	183,838	37,157	15,035	24,280,441	
已結算申索準備金的結轉淨額 Net case outstanding provision of	2,366,478	3,463,267	37,437	1,086,422	252,236	155,927	306,504	9,629	252	41,393	3,559	21,020	15,346,295	
已結算申索準備金的承前淨額 Net case outstanding provision b/f	2,523,732	3,667,948	34,552	1,040,416	303,987	129,394	254,259	33,138	-	52,971	3,246	12,516	15,200,195	
本財政年度中的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	3,707,222	4,370,080	6,435	1,096,938	1,200,098	1,851,879	2,206,443	68,161	-	280,077	28,791	88,571	23,032,251	
已結算申索準備金的承前毛額 Gross IBNR provision b/f	3,782,854	4,492,224	4,609	1,060,042	1,179,582	1,658,969	1,884,206	30,290	-	337,621	14,960	84,399	21,477,545	
已結算申索準備金的結轉淨額 Net IBNR provision of	2,406,670	3,581,226	(805)	497,732	341,499	802,158	1,037,886	54,405	-	79,060	16,929	48,919	13,745,998	
已結算申索準備金的承前淨額 Net IBNR provision b/f	2,370,892	3,696,015	(807)	621,049	330,610	714,518	852,695	25,022	-	76,861	10,049	43,050	13,166,013	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
離岸年度直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

(單位:千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore												總計 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			金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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	專業服務、醫療專業責任及疏忽和疏忽 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	
Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保前 Financial Year Premium Written and Commission, Gross of Reinsurance													
保費總額 (+) Gross Premium Written (+)	19,927	95,023	-	49,996	53,132	33,078	184,032	-	-	52,615	27,085	21,765	4,246,113
扣除再保佣金之保費總額 (-) Gross commission, relating to business written (-)	(5,462)	(19,721)	-	(9,190)	(10,388)	(4,730)	(25,809)	-	-	(10,152)	(3,035)	(2,621)	(554,776)
財政年度淨保費收入及佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business	(281)	(9,369)	-	(27,142)	(42,238)	(26,920)	(119,443)	-	-	(41,364)	(25,640)	(15,113)	(1,712,048)
再保佣金之保費總額 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	26	1,675	-	5,880	10,200	5,753	22,658	-	-	11,513	4,509	1,231	222,258
該年度在港承保的保單數目 (單位:千) Number of policies written in Hong Kong during the year (in unit)	1,477	5,273	-	12,006	390	718	2,932	-	-	65	67	349	247,335

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore												總計 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			金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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	專業服務、醫療專業責任及疏忽和疏忽 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	
Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度在港保費總額 (+) Gross earned premium in current financial year (+)	20,834	96,259	-	48,413	54,490	35,097	190,341	-	-	39,357	28,959	36,942	4,128,903
本財政年度在港保費總額及毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(6,886)	(23,243)	-	(9,033)	(10,051)	(5,341)	(27,660)	-	-	(10,095)	(3,120)	(4,429)	(591,331)
與本財政年度有關的溢利中保費總額 (-) Gross ultimate claims, relating to current accident year (-)	(8,080)	(48,588)	-	(14,448)	(23,372)	(11,316)	(85,599)	-	-	(6,755)	(6,427)	(6,653)	(2,534,005)
與本財政年度有關的溢利中保費總額 Ceded business result, relating to current accident year	2,467	(4,243)	-	(13,299)	(13,511)	(13,029)	(20,653)	-	-	(13,892)	(16,970)	(14,331)	(591,040)
本財政年度在港溢利中保費總額 (+) Premium earned in current financial year on business ceded to reinsurers (-)	(311)	(9,098)	-	(28,486)	(42,593)	(26,321)	(118,080)	-	-	(30,654)	(27,466)	(19,701)	(1,669,954)
本財政年度在港溢利中保費總額的已保再保再保再保人 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	31	1,645	-	6,027	10,020	6,433	21,707	-	-	11,570	4,665	1,567	219,715
與本財政年度在港溢利中保費總額有關的溢利中保費總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	2,747	3,211	-	9,160	19,062	8,858	75,720	-	-	5,192	5,831	3,803	859,198
本財政年度在港溢利中保費總額 Expenses incurred in current financial year	(170)	(11,394)	-	(8,577)	(3,633)	(3,558)	(26,527)	-	-	(8,281)	(726)	(2,614)	(413,569)
所有在港溢利中保費總額中未分配溢利總額的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	1	355	-	246	327	78	(1,438)	-	-	(72)	1,333	(67)	(33,102)
管理開支 (-) Management expenses (-)	(171)	(11,749)	-	(8,824)	(3,959)	(3,637)	(25,089)	-	-	(8,209)	(2,059)	(2,547)	(380,467)
未識別溢利 (+) Change in unearned profit (+)	148	(2,683)	-	1,434	(2,298)	(1,552)	7,375	-	-	875	(106)	(2,048)	48,112
本財政年度在港溢利中保費總額淨溢利總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	8,313	6,108	-	4,489	1,625	300	37,277	-	-	1,209	1,610	8,867	47,070
本財政年度在港溢利中保費總額淨溢利總額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	3,889	26,770	-	7,879	8,526	5,448	(42,220)	-	-	1,290	(28,301)	(313)	92,920
本財政年度在港溢利中保費總額淨溢利總額的變動 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	3,889	26,770	-	7,879	8,526	5,448	(42,220)	-	-	1,290	(28,301)	(313)	92,920
本財政年度在港溢利中保費總額淨溢利總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	24	376	-	(112)	426	80	(7,499)	-	-	(32)	(4)	(950)	(49,673)
本財政年度在港溢利中保費總額淨溢利總額 Undiscounted Underwriting Results - Profit(Loss)	12,226	33,254	-	12,256	10,578	5,828	(12,442)	-	-	2,467	(26,696)	5,604	90,317

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore												總計 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			金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 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	專業服務、醫療專業責任及疏忽和疏忽 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	
Table 3: Supplementary Information													
本財政年度在港已付申索總額 Claims paid in current financial year													
已付申索總額 Gross claim paid	2,448	25,743	-	2,097	595	891	63,649	-	-	-	186,753	4,026	1,955,587
已付申索淨額 Net claim paid	2,433	22,636	-	817	130	160	22,848	-	-	-	72,999	670	1,400,053
本財政年度在港溢利中保費總額的變動 Changes in case outstanding provision in current financial year													
已付申索淨額的結轉毛額 Gross case outstanding provision of	6,189	31,738	-	7,418	101,754	31,654	171,769	-	-	-	3,701	699	2,456,413
已付申索淨額的結轉毛額 Gross case outstanding provision b/f	3,956	38,837	-	5,531	86,861	31,080	104,158	-	-	-	126,592	81	2,350,031
已付申索淨額的結轉淨額 Net case outstanding provision of	3,460	29,405	-	2,593	58,733	4,665	29,430	-	-	-	88	495	871,581
已付申索淨額的結轉淨額 Net case outstanding provision b/f	3,934	35,525	-	1,812	56,834	4,692	24,672	-	-	-	43,943	-	737,275
本財政年度在港溢利中保費總額的變動 Changes in BNR provision in current financial year													
已付申索淨額的結轉毛額 Gross BNR provision of	3,244	22,444	-	21,231	115,707	35,459	159,883	-	-	9,686	4,125	5,779	1,050,810
已付申索淨額的結轉毛額 Gross BNR provision b/f	3,840	26,518	-	36,123	136,854	39,409	151,872	-	-	8,182	4,565	2,406	983,501
已付申索淨額的結轉淨額 Net BNR provision of	3,244	19,869	-	6,848	47,278	15,797	56,175	-	-	2,007	502	2,462	443,203
已付申索淨額的結轉淨額 Net BNR provision b/f	3,839	18,708	-	11,269	53,528	15,959	67,432	-	-	1,733	156	954	364,406



香港一般業務的臨時統計數字
 Provisional Statistics on Hong Kong General Business
 二零二五年一月至十二月
 January to December 2025
 意外年度臨時再保險業務承保業績
 Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未扣除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	3,514,145	113,030	37,138	1,036,014	598,167	5,801,135	75,675	1,065,698	82,389	47,140	661,922	13,032,454
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(996,896)	(36,128)	(3,478)	(127,782)	(137,560)	(813,402)	(13,239)	(228,838)	(17,530)	(9,301)	(132,402)	(2,516,557)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(753,002)	(71,543)	(27,138)	(619,133)	(382,995)	(4,581,598)	(14,374)	(633,922)	(18,312)	(9,428)	(361,125)	(7,472,570)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	116,100	23,548	2,475	31,529	106,546	915,091	2,222	139,425	4,227	2,617	105,313	1,449,092
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	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		
表2 - 本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)												
	3,492,765	101,009	36,335	932,812	641,051	5,586,662	75,925	999,271	110,767	3,388	657,263	12,637,248
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)												
	(997,196)	(26,221)	(3,695)	(129,771)	(137,523)	(795,817)	(13,836)	(218,077)	(38,372)	(3,618)	(129,860)	(2,493,987)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)												
	(2,412,303)	(54,651)	(14,089)	(593,852)	(326,228)	(3,809,134)	(45,418)	(660,138)	(36,373)	(305)	(350,052)	(8,302,542)
與本意外年度相關的淨申索 Ceded business result, relating to current accident year												
	28,027	(21,366)	(15,749)	(101,586)	(74,020)	(589,561)	(4,778)	(96,846)	(8,933)	(244)	(48,294)	(933,352)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)												
	(709,277)	(57,746)	(26,136)	(559,612)	(426,553)	(4,391,571)	(13,288)	(590,499)	(30,553)	(678)	(364,347)	(7,170,258)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)												
	114,127	12,078	2,477	30,710	114,735	822,804	1,930	122,313	11,079	373	103,569	1,336,194
與本意外年度相關的最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)												
	623,177	24,302	7,910	427,315	237,798	2,979,205	6,580	371,340	10,541	61	212,484	4,900,712
本財政年度中的已付開支 Expenses incurred in current financial year												
	(107,872)	(10,959)	(1,793)	(95,078)	(45,377)	(395,212)	(9,147)	(153,285)	(3,715)	35	(137,977)	(960,381)
所有意外年度的申索負債中未分配的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)												
	(1,373)	(726)	(375)	(39,907)	5,855	(15,206)	3,184	(13,431)	4	44	3,097	(58,833)
管理開支 (-) Management expenses (-)												
	(106,499)	(10,233)	(1,418)	(55,172)	(51,232)	(380,006)	(12,331)	(139,854)	(3,719)	(9)	(141,074)	(901,548)
未賺取溢利的變動 (+) Change in unearned profit (+)												
	(58)	(158)	(28)	(18,140)	(5,789)	(5,067)	3,230	(14,353)	(9,647)	23,005	(10,511)	(37,517)
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year												
	3,362	(12,347)	981	(5,616)	52,114	(8,130)	5,976	(143,428)	13,727	22,261	(19,431)	(90,531)
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
	(118,528)	3,017	(896)	18,630	(5,898)	219,294	17,274	59,394	19,768	1,000	170,337	383,392
本財政年度中申索負債的現時估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)												
	(27,598)	(287)	(756)	1,075	354	(25,924)	1,684	(13,699)	(210)	122	16,775	(48,464)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	(142,764)	(9,617)	(671)	14,089	46,569	185,240	24,935	(97,734)	33,285	23,383	167,681	244,397

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		
表5 - 補充資訊 Table 5: Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	3,377,544	63,612	5,899	443,437	279,623	2,744,752	38,253	306,359	10,271	305	292,655	7,562,709
已償付申索淨額 Net claim paid	1,684,455	35,915	3,209	144,045	87,307	510,530	30,268	136,126	7,627	244	72,333	2,712,058
本財政年度的已撥備申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥備申索準備金的結轉毛額 Gross case outstanding provision c/f	184,938	96,666	13,536	1,008,426	783,360	6,003,461	77,651	2,318,457	3,272	-	343,144	10,832,910
已撥備申索準備金的承前毛額 Gross case outstanding provision b/f	151,653	94,727	16,450	956,293	708,216	6,120,813	94,245	2,084,980	1,731	-	370,674	10,599,782
已撥備申索準備金的結轉淨額 Net case outstanding provision c/f	163,852	62,325	5,714	249,822	241,646	1,143,293	62,119	465,859	1,170	-	110,325	2,506,125
已撥備申索準備金的承前淨額 Net case outstanding provision b/f	144,506	63,998	7,304	219,792	205,965	1,127,646	69,183	432,421	1,330	-	164,864	2,437,008
本財政年度的已撥備但未報申索準備金的變動 Changes in IBNR provision in current financial year												
已撥備但未報申索準備金的結轉毛額 Gross IBNR provision c/f	830,810	144,956	42,043	409,355	343,460	3,331,615	78,521	1,215,974	44,481	-	183,718	6,624,934
已撥備但未報申索準備金的承前毛額 Gross IBNR provision b/f	1,066,806	127,773	44,629	378,691	441,627	3,821,100	79,984	1,084,647	63,083	1,250	295,608	7,405,198
已撥備但未報申索準備金的結轉淨額 Net IBNR provision c/f	747,980	85,374	16,036	152,269	123,527	898,738	66,467	586,179	38,084	-	85,854	2,800,509
已撥備但未報申索準備金的承前淨額 Net IBNR provision b/f	537,989	92,096	10,156	187,859	151,038	819,166	69,679	531,527	39,489	1,000	145,492	2,585,491

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
意外年度臨時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保攤前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	7,993	-	-	456,072	18,240	524,808	13	198,983	-	-	26,446	1,232,554	14,265,008
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,872)	-	-	(13,477)	(4,455)	(110,846)	-	(40,786)	-	-	(6,531)	(177,969)	(2,694,526)
財政年度分出的保費和再保攤的佣金 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 (-)	(2,246)	-	-	(398,533)	(7,652)	(160,285)	-	(90,728)	-	-	(16,737)	(676,181)	(8,148,751)
與分出的業務相關的再保攤佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	925	-	-	3,462	1,802	26,994	-	23,605	-	-	3,877	60,665	1,509,757
該年度在港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 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	船隻 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年當來計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	6,231	-	-	419,653	18,235	488,997	13	202,670	-	-	42,685	1,178,484	13,815,732
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,628)	-	-	(16,981)	(4,412)	(105,723)	-	(38,024)	-	-	(9,026)	(175,795)	(2,669,782)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,838)	-	-	(241,363)	(521)	(182,014)	(6)	(60,221)	-	-	(24,775)	(510,737)	(8,813,280)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(133)	-	-	(142,865)	(7,113)	(22,424)	-	(39,737)	-	-	(3,580)	(215,851)	(1,149,202)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(1,740)	-	-	(346,297)	(8,414)	(157,048)	-	(102,085)	-	-	(22,560)	(638,144)	(7,808,402)
本財政年度中分出的業務的已賺取再保攤佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	924	-	-	3,468	1,186	26,591	-	23,378	-	-	2,812	58,360	1,394,554
與本意外年度分出的業務相關的最终申索 (-) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	683	-	-	199,964	116	108,033	-	38,970	-	-	16,168	363,934	5,264,646
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,255)	0	35	(25,120)	147	(21,144)	(1)	(18,093)	-	-	(1,336)	(66,767)	(1,027,148)
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 LAE in claims liabilities for all accident years (-)	(94)	0	35	(1,709)	1,407	924	2	1,248	-	-	(418)	1,395	(57,438)
管理開支 (-) Management expenses (-)	(1,162)	-	-	(23,411)	(1,259)	(22,068)	(3)	(19,341)	-	-	(918)	(68,162)	(969,710)
未滿期利潤的變動 (+) Change in unearned profit (+)	365	-	-	(11,476)	(472)	3,557	0	7,584	-	-	27,733	27,289	(10,228)
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,742	0	35	(18,153)	5,864	161,249	6	54,179	-	-	31,702	236,623	146,092
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	(572)	20	272	42,172	58,706	9,936	609	(30,133)	-	-	(102)	80,908	464,299
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	(572)	20	272	42,172	58,706	9,936	609	(30,133)	-	-	(102)	80,908	464,299
本財政年度中申索負債的現時估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(266)	2	23	114	8,298	(185)	138	(16,695)	-	-	(2,952)	(11,523)	(59,987)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	905	22	330	24,133	72,867	170,999	753	7,351	-	-	28,647	306,007	550,405

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	13	-	-	90,563	3,799	136,052	96	41,326	-	-	1,358	273,207	7,835,916
已償付申索淨額 Net claim paid	12	-	-	27,636	2,427	78,499	96	16,297	-	-	1,118	126,084	2,838,142
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 c/f	2	-	385	232,298	120,349	187,649	717	200,700	-	-	2,797	744,897	11,577,807
已撥款申索準備金的承前毛額 Gross case outstanding provision b/f	-	20	385	201,955	91,353	184,848	685	203,460	-	-	1,381	684,087	11,283,869
已撥款申索準備金的結轉淨額 Net case outstanding provision c/f	2	-	232	15,298	63,785	99,828	717	102,813	-	-	817	283,491	2,789,616
已撥款申索準備金的承前淨額 Net case outstanding provision b/f	-	20	385	62,564	78,530	103,984	685	101,282	-	-	202	347,650	2,784,658
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 c/f	2,628	-	-	183,246	38,492	61,294	555	299,261	-	-	25,615	611,092	7,236,026
已撥款申索準備金的承前毛額 Gross IBNR provision b/f	594	(0)	-	75,746	10,420	46,522	896	279,848	-	-	9,545	423,571	7,828,769
已撥款申索準備金的結轉淨額 Net IBNR provision c/f	1,862	-	-	32,557	20,653	35,074	555	167,613	-	-	7,368	265,683	3,066,192
已撥款申索準備金的承前淨額 Net IBNR provision b/f	384	(0)	-	26,384	8,091	19,745	896	139,846	-	-	4,773	200,120	2,785,610



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
意外年度在岸臨時再保險業務承保業績
Underwriting Results of Onshore Reinsurance Facultative Business in Accident Year Basis

(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	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及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 - 非減價再保險 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	2,474,815	38,996	4,933	121,751	511,924	901,998	62,560	177,856	82,389	47,140	76,077	4,500,440	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(836,930)	(12,665)	(1,156)	(15,215)	(115,513)	(166,714)	(12,054)	(33,885)	(17,530)	(9,301)	(15,074)	(1,236,038)	
財政年度分出的業務的再保險佣金 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 (-)	(135,188)	(5,005)	(1,371)	(80,843)	(349,187)	(572,290)	(14,012)	(73,643)	(18,312)	(9,428)	(47,907)	(1,307,186)	
再保險佣金 - 再保險公司 (-) Reinsurance commission, relating to business ceded to reinsurers (-)	16,367	796	158	11,218	94,472	118,271	2,225	17,284	4,227	2,617	11,758	279,393	
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	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度的保費折扣及未收保費的變動 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 (+)													
	2,462,237	41,412	5,022	118,688	551,570	989,543	61,993	207,525	110,767	3,388	101,971	4,654,116	
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)													
	(837,146)	(13,593)	(1,165)	(14,874)	(114,309)	(192,691)	(12,208)	(41,193)	(38,372)	(3,618)	(17,242)	(1,286,411)	
與本意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)													
	(1,517,970)	(31,620)	(2,399)	(29,484)	(292,867)	(769,308)	(38,712)	(163,281)	(36,373)	(305)	(33,512)	(2,915,829)	
與本意外年度相關的再保險業務 Ceded business result, relating to current accident year													
	4,321	392	(336)	(45,809)	(54,510)	(4,467)	(8,933)	(14,747)	(8,933)	(244)	(30,556)	(165,354)	
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)													
	(135,524)	(5,082)	(1,388)	(80,434)	(385,372)	(675,254)	(12,636)	(97,655)	(30,553)	(678)	(58,156)	(1,482,732)	
本財政年度中分出的溢利保費的再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)													
	14,631	807	159	10,071	104,777	120,263	1,899	16,968	11,079	373	9,156	290,183	
與本意外年度相關的溢利保費毛額的變動 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)													
	125,214	4,667	893	24,553	226,084	544,527	6,271	65,939	10,541	61	18,444	1,027,195	
本財政年度中的已支付開支 Expenses incurred in current financial year													
	(99,092)	(5,788)	(162)	(24,543)	(37,415)	(119,666)	(8,037)	(28,567)	(3,715)	35	(9,080)	(336,029)	
所有意外年度的保費負債中未收的溢利保費的變動 (-) Changes in claims liabilities for all accident years (-)													
	(4,108)	(409)	(99)	(6,849)	1,862	(6,276)	2,594	(59)	4	44	251	(13,046)	
管理開支 (-) Management expenses (-)													
	(94,984)	(5,379)	(63)	(17,693)	(39,277)	(113,390)	(10,630)	(28,508)	(3,719)	(9)	(9,330)	(322,982)	
未滿期利潤的變動 (+) Change in unearned profit (+)													
	(1,397)	(201)	3	(1,982)	(4,438)	(1,630)	2,399	(9,346)	(9,647)	23,005	(4,817)	(8,051)	
本財政年度中與本業務相關的淨溢利估計總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year													
	10,954	(9,397)	964	1,996	48,030	(104,215)	969	(49,609)	13,727	22,261	6,764	(57,558)	
本財政年度中與過往年度相關的溢利保費毛額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)													
	(111,856)	4,845	(1,005)	(595)	(12,014)	168,726	12,491	52,545	19,768	1,000	30,580	164,484	
本財政年度中與過往年度相關的淨溢利估計總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year													
	(111,856)	4,845	(1,005)	(595)	(12,014)	168,726	12,491	52,545	19,768	1,000	30,580	164,484	
本財政年度中與本業務相關的溢利估計總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)													
	(35,535)	(938)	(200)	(797)	(1,874)	11,631	754	(5,631)	(210)	122	3,119	(29,559)	
未貼現保費總額 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)													
	(136,437)	(5,491)	(242)	603	34,143	76,141	14,213	(2,695)	33,285	23,383	40,463	77,367	

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	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已支付申索 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	2,350,500	25,994	3,279	27,904	183,594	517,355	30,446	70,364	10,271	305	136,141	3,356,153	
已支付申索淨額 Net claim paid	1,136,121	24,184	768	7,633	52,565	138,423	23,634	50,156	7,627	244	9,449	1,450,803	
本財政年度中的已結案中保費的變動 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	156,470	81,618	9,905	83,139	569,160	1,228,420	72,097	346,785	3,272	-	55,995	2,606,861	
已結案中保費的承前毛額 Gross case outstanding provision of	136,809	75,864	10,403	102,237	461,381	1,455,196	81,387	1,384,059	1,731	-	79,829	3,788,897	
已結案中保費的結轉淨額 Net case outstanding provision of	154,322	55,599	3,320	31,041	173,321	272,243	56,608	217,344	1,170	-	6,959	971,928	
已結案中保費的承前淨額 Net case outstanding provision of	135,783	52,831	1,267	45,814	131,688	302,037	60,078	209,319	1,330	-	33,076	973,224	
本財政年度中的已結案中保費的變動 Changes in IBNR provision in current financial year													
已結案中保費的結轉毛額 Gross IBNR provision of	595,811	67,283	10,428	56,876	289,013	572,511	75,696	322,995	44,481	-	29,482	2,064,575	
已結案中保費的承前毛額 Gross IBNR provision of	657,587	63,990	10,742	67,596	322,911	606,440	74,208	249,434	63,083	1,250	59,828	2,177,068	
已結案中保費的結轉淨額 Net IBNR provision of	556,482	51,548	3,016	14,974	80,786	112,199	63,669	192,864	38,084	-	13,403	1,127,028	
已結案中保費的承前淨額 Net IBNR provision of	205,413	56,395	3,130	21,177	104,526	183,090	64,573	184,740	39,489	1,000	25,569	889,102	

一般保險業務 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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度總收入及佣金 - 本總行再保險 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	1	-	-	231,442	11,760	7,985	-	25,697	-	-	174	277,059	4,777,499
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	(4,490)	(2,910)	(2,345)	-	(6,300)	-	-	(17)	(16,062)	(1,252,100)
財政年度分出的保費及再保險佣金 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 (-)	-	-	-	(227,237)	(6,504)	(6,837)	-	(8,959)	-	-	(169)	(249,706)	(1,556,892)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	-	-	-	64	1,632	1,966	-	2,192	-	-	45	5,899	285,292
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度的計入貼現調整的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	1	-	-	219,580	12,356	12,139	(0)	23,212	-	-	406	267,693	4,921,809
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	(3,967)	(3,030)	(2,727)	-	(4,926)	-	-	(62)	(14,712)	(1,301,123)
與本財政年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	(97,342)	(77)	(404)	-	(7,095)	-	-	(73)	(104,991)	(3,020,820)
與本財政年度相關的溢利保費毛額 Ceded business result, relating to current accident year	-	-	-	(105,341)	(6,174)	(6,936)	-	(4,075)	-	-	(218)	(122,743)	(288,097)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	-	(196,343)	(7,238)	(10,170)	-	(10,643)	-	-	(401)	(224,795)	(1,707,527)
本財政年度中分出的溢利保費再保險佣金 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	-	-	-	63	1,024	2,844	-	2,102	-	-	110	6,144	296,326
與本財政年度中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 (-)	-	-	-	90,939	41	390	-	4,466	-	-	73	95,908	1,123,104
本財政年度中的已發行開支 Expenses incurred in current financial year	0	0	-	(6,263)	(3,574)	(758)	1	(8,274)	-	-	(9)	(18,876)	(354,905)
所有意外年度中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 (-)	0	0	-	10	(2,400)	90	1	155	-	-	1	(2,142)	(15,188)
管理開支 (-) Management expenses (-)	-	-	-	(6,273)	(1,174)	(848)	-	(8,429)	-	-	(10)	(16,734)	(339,717)
未獲利息的變動 (+) Change in unearned profit (+)	-	-	-	(316)	(214)	(213)	0	2,001	-	-	(9)	1,249	(6,802)
本財政年度中本總行再保險業務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	0	-	6,351	(713)	1,101	1	843	-	-	36	7,621	(49,937)
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													
	32	20	-	1,026	(31,353)	2,356	523	1,014	-	-	1	(26,381)	138,103
本財政年度中與過往年度相關的淨未貼現最佳估計溢利保費 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year													
	32	20	-	1,026	(31,353)	2,356	523	1,014	-	-	1	(26,381)	138,103
本財政年度中與過往年度相關的溢利保費估計溢利保費的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)													
	6	2	-	(275)	(3,207)	182	121	(521)	-	-	0	(3,692)	(33,251)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)													
	40	22	-	7,102	(35,272)	3,639	646	1,335	-	-	37	(22,452)	54,915

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	金鐘損失 - 按揭 Pecuniary Loss - Mortgage		金鐘損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已發行申索 Claims paid in current financial year													
已發行申索毛額 Gross claim paid	-	-	-	41,821	988	568	96	4,883	-	-	-	48,356	3,404,509
已發行申索淨額 Net claim paid	-	-	-	4,069	445	449	96	3,418	-	-	-	8,476	1,459,280
本財政年度中的溢利保費中未獲再保險佣金估計溢利保費 Changes in case outstanding provision in current financial year													
已獲未決申索淨額的結轉毛額 Gross case outstanding provision of	-	-	-	96,344	51,223	1,281	717	4,018	-	-	-	153,583	2,760,444
已獲未決申索淨額的承前毛額 Gross case outstanding provision b/f	-	20	-	68,107	1,442	2,646	685	4,317	-	-	-	77,216	3,866,113
已獲未決申索淨額的結轉淨額 Net case outstanding provision of	-	-	-	9,010	16,518	347	717	2,693	-	-	-	29,285	1,001,213
已獲未決申索淨額的承前淨額 Net case outstanding provision b/f	-	20	-	6,226	413	1,597	685	3,316	-	-	-	12,256	985,480
本財政年度中的溢利保費中未獲再保險佣金估計溢利保費 Changes in IBNR provision in current financial year													
已獲未決申索淨額中未獲再保險佣金估計溢利保費 Gross IBNR provision of	46	-	-	52,141	29,433	737	482	34,405	-	-	74	117,319	2,181,894
已獲未決申索淨額中未獲再保險佣金估計溢利保費的承前毛額 Gross IBNR provision b/f	79	(0)	-	50,435	733	4,132	795	41,657	-	-	171	98,001	2,275,069
已獲未決申索淨額中未獲再保險佣金估計溢利保費的結轉淨額 Net IBNR provision of	46	-	-	4,641	15,150	76	482	19,593	-	-	0	39,988	1,167,016
已獲未決申索淨額中未獲再保險佣金估計溢利保費的承前淨額 Net IBNR provision b/f	79	(0)	-	3,869	310	934	795	25,712	-	-	21	31,720	920,822



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
意外年度離岸再保險業務承保業績
Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(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											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度總收入及佣金 - 非減價再保險 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	1,039,330	74,035	32,205	914,263	86,243	4,899,136	13,115	887,842	-	-	585,845	8,532,015
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(159,967)	(23,463)	(2,322)	(112,567)	(22,047)	(646,687)	(1,185)	(194,952)	-	-	(117,328)	(1,280,519)
財政年度分出的保費及再保險佣金 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 (-)	(617,813)	(66,538)	(25,766)	(538,291)	(33,808)	(4,009,308)	(361)	(560,279)	-	-	(313,217)	(6,165,384)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	99,733	22,752	2,317	20,312	12,074	796,819	(3)	122,141	-	-	93,555	1,169,700
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	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2: 本年度對入駐稅費的總淨保費 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	1,030,528	59,596	31,313	814,124	89,481	4,597,119	13,933	791,745	-	-	555,293	7,983,132
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(160,051)	(12,628)	(2,531)	(114,897)	(23,213)	(603,126)	(1,628)	(176,884)	-	-	(112,617)	(1,207,576)
與本財政年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(894,334)	(23,031)	(11,690)	(564,368)	(33,361)	(3,039,826)	(6,706)	(496,856)	-	-	(316,540)	(5,386,713)
與本財政年度相關的溢利保費毛額 Ceded business result, relating to current accident year	23,706	(21,758)	(15,413)	(55,777)	(19,510)	(579,098)	(312)	(82,099)	-	-	(17,738)	(767,997)
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(573,753)	(52,664)	(24,748)	(479,178)	(41,181)	(3,716,316)	(652)	(492,844)	-	-	(306,191)	(5,687,526)
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 (+)	99,496	11,270	2,318	20,639	9,958	702,541	31	105,345	-	-	94,413	1,046,012
與本財政年度中分出的溢利保費再保險佣金毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	497,963	19,636	7,017	402,761	11,713	2,434,677	309	305,400	-	-	194,040	3,873,517
本財政年度中的已支付開支 Expenses incurred in current financial year	(8,780)	(5,171)	(1,631)	(70,535)	(7,962)	(275,546)	(1,110)	(124,718)	-	-	128,898	(624,352)
所有意外年度的保費負債中未功用的溢利保費的變動 (-) Changes in incurred in claims liabilities for all accident years (-)	2,735	(317)	(276)	(33,057)	3,994	(8,930)	591	(13,371)	-	-	2,846	(45,787)
管理開支 (-) Management expenses (-)	(11,515)	(4,854)	(1,356)	(37,478)	(11,956)	(266,616)	(1,701)	(111,347)	-	-	(131,744)	(578,566)
未滿期利潤的變動 (+) Change in unearned profit (+)	1,339	43	(31)	(16,158)	(1,351)	(3,437)	831	(5,008)	-	-	(5,694)	(29,466)
本財政年度中與本業務相關的淨未滿期溢利保費 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(7,592)	(2,949)	17	(7,612)	4,084	96,086	5,008	(93,819)	-	-	(26,195)	(32,973)
本財政年度中與過往年度相關的溢利保費的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(6,672)	(1,828)	109	19,225	6,116	50,568	4,784	6,848	-	-	139,758	218,908
本財政年度中與過往年度相關的淨未滿期溢利保費 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(6,672)	(1,828)	109	19,225	6,116	50,568	4,784	6,848	-	-	139,758	218,908
本財政年度中與本業務相關的溢利保費的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	7,937	652	(556)	1,872	2,227	(37,555)	931	(8,068)	-	-	13,655	(18,904)
未貼現保費總額 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(6,327)	(4,126)	(429)	13,485	12,427	109,099	10,722	(95,039)	-	-	127,218	167,031

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3: 補充資訊 Table 3: Supplementary Information												
本財政年度中的已支付申索 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	1,027,044	37,618	2,620	415,533	96,029	2,227,397	7,807	235,995	-	-	156,513	4,206,555
已支付申索淨額 Net claim paid	548,333	11,731	2,441	136,412	34,742	372,107	6,634	85,970	-	-	62,884	1,261,255
本財政年度中的已結案中保費的變動 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	28,467	15,048	3,631	925,287	214,200	4,775,041	5,554	1,971,672	-	-	287,148	8,226,049
已結案中保費的承前毛額 Gross case outstanding provision b/f	14,844	18,863	6,048	854,056	246,835	4,665,617	12,857	700,921	-	-	290,844	6,810,885
已結案中保費的結轉淨額 Net case outstanding provision of	9,530	6,726	2,394	218,780	68,325	871,050	5,511	248,515	-	-	103,367	1,534,197
已結案中保費的承前淨額 Net case outstanding provision b/f	8,723	11,166	6,037	173,977	74,276	825,609	9,104	223,102	-	-	131,788	1,463,784
本財政年度中的已結案中保費的變動 Changes in IBNR provision in current financial year												
已結案中保費的結轉毛額 Gross IBNR provision of	234,999	77,673	31,616	352,479	54,447	2,759,104	2,825	892,978	-	-	154,237	4,560,359
已結案中保費的承前毛額 Gross IBNR provision b/f	409,218	63,783	33,887	311,095	118,717	3,214,661	5,776	835,213	-	-	235,779	5,228,129
已結案中保費的結轉淨額 Net IBNR provision of	191,498	33,826	13,020	137,295	42,741	786,538	2,797	393,315	-	-	72,451	1,673,481
已結案中保費的承前淨額 Net IBNR provision b/f	332,576	35,701	7,026	166,682	46,512	636,075	5,106	346,787	-	-	119,923	1,696,389



香港—般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
意外年度離岸臨時再保險業務承保業績
Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(單位: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			財產損害 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表 1: 已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度自保收入及佣金 - 非比例再保險 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	7,992	-	-	224,629	6,480	516,823	13	173,286	-	-	26,271	955,494	9,487,509
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,872)	-	-	(8,987)	(1,546)	(108,502)	-	(34,486)	-	-	(6,514)	(161,907)	(1,442,426)
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 (-)	(2,246)	-	-	(171,296)	(1,148)	(153,448)	-	(81,769)	-	-	(16,568)	(426,475)	(6,591,859)
再保險佣金 - 與再保險公司有關 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	925	-	-	3,398	170	25,028	-	21,413	-	-	3,832	54,765	1,224,465
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 - 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			財產損害 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表 2: 本年度年終人結核變動總表 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	6,230	-	-	200,073	5,879	476,857	13	179,458	-	-	42,279	910,791	8,893,923
本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,628)	-	-	(13,014)	(1,382)	(102,996)	-	(33,098)	-	-	(8,965)	(161,083)	(1,368,659)
與本財政年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,838)	-	-	(144,021)	(444)	(181,610)	(6)	(53,126)	-	-	(24,702)	(405,746)	(5,792,460)
與本財政年度相關的溢利保費毛額 Ceded business result, relating to current accident year	(133)	-	-	(37,524)	(939)	(15,488)	-	(35,662)	-	-	(3,362)	(93,108)	(861,105)
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(1,740)	-	-	(149,955)	(1,176)	(146,878)	-	(91,442)	-	-	(22,159)	(413,349)	(6,100,876)
本財政年度中分出的溢利保費毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	924	-	-	3,405	162	23,746	-	21,276	-	-	2,702	52,216	1,098,228
與本財政年度中分出的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	683	-	-	109,026	75	107,644	-	34,504	-	-	16,094	268,026	4,141,543
本財政年度中的已支付開支 Expenses incurred in current financial year	(1,255)	-	35	(18,857)	3,721	(20,386)	(3)	(9,819)	-	-	(1,327)	(47,891)	(672,244)
所有意外年度的保費中未分配的理賠開支的變動 (-) Changes in claim liabilities for all accident years (-)	(94)	-	35	(1,719)	3,807	834	0	1,093	-	-	(419)	3,536	(42,250)
管理開支 (-) Management expenses (-)	(1,162)	-	-	(17,139)	(85)	(21,220)	(3)	(10,911)	-	-	(908)	(51,427)	(629,993)
未滿期利潤的變動 (+) Change in unearned profit (+)	365	-	-	(11,160)	(258)	3,770	-	5,583	-	-	27,741	26,040	(3,426)
本財政年度中與過往年度相關的淨未分配溢利總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,741	-	35	(24,504)	6,576	160,148	4	53,336	-	-	31,665	229,002	196,030
本財政年度中與過往年度相關的淨未分配溢利總額 Changes in net ultimate claims relating to prior accident years in current financial year (-)	(604)	-	272	41,146	90,059	7,580	85	(31,147)	-	-	(103)	107,288	326,196
本財政年度中與過往年度相關的淨未分配溢利總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(604)	-	272	41,146	90,059	7,580	85	(31,147)	-	-	(103)	107,288	326,196
本財政年度中與過往年度相關的淨未分配溢利總額 Changes in Risk Margins for claims liabilities in current financial year (-)	(272)	-	23	389	11,504	(367)	17	(16,174)	-	-	(2,952)	(7,832)	(26,736)
未貼現淨保費總額 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	865	-	330	17,031	108,140	167,360	107	6,016	-	-	28,610	328,459	495,489

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			財產損害 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表 3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已支付申索 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	13	-	-	48,742	2,811	135,484	-	36,443	-	-	1,358	224,852	4,431,407
已支付申索淨額 Net claim paid	12	-	-	23,567	1,982	78,050	-	12,879	-	-	1,118	117,607	1,378,862
本財政年度中已結算申索淨額的變動 Changes in case outstanding provision in current financial year													
已結未決申索淨額的結轉毛額 Gross case outstanding provision of	2	-	385	135,954	69,126	186,368	-	196,682	-	-	2,797	591,314	8,817,363
已結未決申索淨額的承前毛額 Gross case outstanding provision b/f	-	-	385	133,848	89,911	182,203	-	199,143	-	-	1,381	606,871	7,417,756
已結未決申索淨額的結轉淨額 Net case outstanding provision of	2	-	232	6,288	47,267	99,481	-	100,120	-	-	817	254,206	1,788,404
已結未決申索淨額的承前淨額 Net case outstanding provision b/f	-	-	385	56,338	78,117	102,387	-	97,966	-	-	202	335,394	1,799,178
本財政年度中已結算申索淨額的變動 Changes in IBNR provision in current financial year													
已結未決申索淨額的結轉毛額 Gross IBNR provision of	2,582	-	-	131,105	9,060	60,557	73	264,856	-	-	25,541	493,774	5,054,132
已結未決申索淨額的承前毛額 Gross IBNR provision b/f	515	-	-	25,311	9,687	42,390	101	238,191	-	-	9,374	325,570	5,553,700
已結未決申索淨額的結轉淨額 Net IBNR provision of	1,816	-	-	27,916	5,504	34,998	73	148,020	-	-	7,368	225,694	1,899,176
已結未決申索淨額的承前淨額 Net IBNR provision b/f	306	-	-	22,515	7,781	18,811	101	114,134	-	-	4,752	168,400	1,864,788



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與再保 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 承辦再保險業務 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	104,991	16,822	-	41,675	10,112	1,576,943	8,672	141,471	895	6,351	12,300	1,920,231
再保轉分出的業務的保費毛額 (-) Gross commission, relating to business written (-)	(14,695)	(1,696)	-	(9,474)	(2,320)	(252,494)	(1,088)	(31,909)	(336)	(1,913)	(2,566)	(318,491)
財政年度轉分出的保費和轉分再保保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費和轉分再保保費 (-) Premium written, retroceded to retrocessionaires (-)	(58,557)	(3,304)	-	(19,264)	(4,825)	(675,518)	(1,577)	(39,058)	-	-	(1,068)	(803,171)
再保轉分出的業務的再保保費 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	7,581	718	-	5,271	1,442	177,977	203	11,573	-	-	264	205,029
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	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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 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淨承保業績 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 (+)	112,965	17,112	-	35,195	6,177	1,399,502	2,487	137,207	810	6,302	13,370	1,731,127
與本年保費相關的再保保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(21,812)	(2,620)	-	(8,767)	(1,314)	(228,458)	(410)	(29,493)	(224)	(2,014)	(2,561)	(297,673)
與本年保費相關的再保保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(32,127)	(10,529)	-	(13,413)	(2,308)	(878,067)	(423)	(79,788)	(108)	(870)	(4,585)	(1,022,219)
與本年保費相關的再保保費毛額 (+) Retroceded business result, relating to current underwriting year (+)	(27,471)	(1,841)	-	(4,691)	(11)	(42,923)	(189)	(897)	(200)	(1,463)	(3)	(79,690)
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 (+)	(44,013)	(4,293)	-	(15,566)	(1,834)	(647,942)	(356)	(35,102)	(270)	(2,101)	(852)	(752,330)
與本年保費轉分出的業務相關的再保保費毛額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	7,790	1,170	-	5,124	694	158,732	76	11,741	69	629	227	186,251
與本年保費轉分出的業務相關的再保保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	8,752	1,282	-	5,751	1,129	446,287	92	22,464	1	9	623	486,389
本年保費中的已付開支 Expenses incurred in current financial year	(3,019)	(1,453)	0	(2,396)	(466)	(123,419)	(366)	(42,456)	(105)	(1,278)	(438)	(175,396)
所有保費扣除折扣的保費毛額中未分配的保費開支的變動 (-) Changes in net ultimate premium relating to prior underwriting years (-)	(124)	(131)	0	(176)	129	(8,190)	135	(1,652)	(10)	(63)	132	(9,951)
管理開支 (-) Management expenses (-)	(3,542)	(1,387)	-	(2,163)	(598)	(95,221)	(1,007)	(12,127)	(126)	(893)	(595)	(117,659)
本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	647	64	-	(56)	4	(20,008)	507	(28,678)	31	(321)	25	(47,786)
已保費中未分配的保費開支的變動 (+) Changes in implied profit for bound but not accepted contracts (+)	-	1	-	305	284	8,517	-	(1,655)	-	-	1	7,453
本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	28,536	670	0	6,233	2,362	135,152	1,098	(17,083)	173	677	5,785	163,602
與本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,053	389	-	8,382	4,210	228,431	5,089	14,905	355	2,149	(608)	265,355
與本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	3,967	1,086	-	(1,367)	(861)	(23,989)	(675)	(4,071)	(198)	(655)	18	(26,745)
與本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(5,822)	(570)	(0)	(7,613)	2,942	(368,494)	2,995	(66,849)	585	(860)	(11,894)	(455,581)
與本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	198	904	(0)	(598)	6,291	(164,053)	7,409	(56,015)	742	634	(12,483)	(216,971)
與本年保費扣除折扣的保費毛額中未分配的保費開支的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	350	476	16	(416)	605	(17,404)	999	(6,442)	177	(216)	4,251	(17,604)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	29,084	2,050	16	5,218	9,258	(46,305)	9,507	(79,540)	1,092	1,095	(2,447)	(70,973)

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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 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												
本財政年度中已付保費 Claims paid in current financial year												
已付保費毛額 Gross claim paid	71,073	23,159	58	21,675	7,965	464,972	9,895	73,510	458	(0)	26,224	698,990
已付保費淨額 Net claim paid	46,268	22,585	59	12,175	7,331	365,700	7,232	71,394	458	(0)	26,203	559,405
本財政年度中已結清未付保費的變動 Changes in case outstanding provision in current financial year												
已結清未付保費的結轉毛額 Gross case outstanding provision of	6,934	36,621	141	37,332	13,411	1,660,288	11,835	418,568	114	-	3,263	2,188,507
已結清未付保費的結轉淨額 Gross case outstanding provision net	11,001	37,068	170	33,961	17,451	1,518,504	22,948	311,416	1,728	-	8,701	1,962,947
已結清未付保費的結轉淨額 Net case outstanding provision of	6,425	36,436	141	26,259	12,820	1,260,373	10,467	377,160	114	-	3,254	1,733,448
已結清未付保費的承前淨額 Net case outstanding provision bt	10,453	36,935	170	21,411	17,134	1,145,684	18,068	284,333	1,370	-	8,701	1,544,259
本財政年度中已結清未付保費的變動 Changes in IBNR provision in current financial year												
已結清未付保費的結轉毛額 Gross IBNR provision of	23,050	32,077	(55)	76,496	11,747	1,642,558	13,184	282,237	181	1,283	41,257	2,124,015
已結清未付保費的結轉淨額 Gross IBNR provision net	13,404	51,926	179	31,339	14,754	636,995	14,343	335,221	1,594	-	40,005	1,139,761
已結清未付保費的承前淨額 Net IBNR provision of	20,131	29,394	(55)	28,480	10,445	1,108,688	11,595	243,066	180	1,277	41,244	1,494,444
已結清未付保費的承前淨額 Net IBNR provision bt	13,590	51,177	211	25,175	14,952	481,049	13,257	304,782	1,475	-	39,966	945,634



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船務、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度總收入及佣金 - 未扣除轉分再保險 Financial Year Premium Written and Commission, Gross of Retrocession													
承保 (+) Gross Premium Written (+)	10,828,466	4,002,290	23,263	589,676	689,607	13,922,296	795,284	4,163,088	73,732	-	2,379,785	37,467,486	39,387,717
再保險相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3,129,613)	(1,041,087)	(4,045)	(135,682)	(180,182)	(3,359,737)	(138,944)	(1,314,632)	(35,037)	-	(645,294)	(9,984,253)	(10,302,744)
財政年度轉分出的業務轉分再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分再保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	(2,355,457)	(372,005)	(671)	(163,408)	(239,052)	(3,999,324)	(168,981)	(541,974)	(7,404)	-	(608,714)	(8,456,990)	(9,260,161)
轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	603,150	139,153	63	26,838	37,296	898,041	51,850	159,889	2,858	-	250,574	2,169,714	2,374,743
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	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	船務、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度的淨入賬變動調整的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	8,663,022	3,214,451	19,376	472,475	653,209	12,790,520	604,234	3,397,921	56,613	91	1,978,716	31,850,627	33,581,754
與本承保年度相關的再保險佣金毛額 (-) Gross ultimate acquisition expenses relating to current underwriting year (-)	(2,748,294)	(653,534)	(3,448)	(130,772)	(131,811)	(2,823,131)	(114,269)	(1,026,332)	(14,155)	(36)	(456,084)	(8,101,866)	(8,399,539)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(5,450,197)	(2,452,806)	(12,979)	(305,770)	(312,182)	(9,878,846)	(346,762)	(2,163,759)	(11,333)	(14)	(1,213,990)	(22,148,639)	(23,170,858)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(290,510)	24,049	683	(2,390)	(36,040)	109,202	8,516	(18,014)	(4,612)	(549)	36,806	(172,857)	(252,546)
與本承保年度轉分出的業務相關的再保險保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(2,254,445)	(390,407)	(909)	(82,587)	(89,835)	(3,861,349)	(54,312)	(476,742)	(10,978)	(648)	(552,827)	(7,775,039)	(8,527,369)
與本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 (+)	571,647	121,686	100	24,293	18,928	822,962	10,210	161,588	5,369	-	233,414	1,970,197	2,156,448
與本承保年度轉分出的業務相關的再保險佣金 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	1,392,289	292,771	1,492	55,904	34,867	3,147,590	52,618	297,140	996	99	356,219	5,631,985	6,118,374
本財政年度中的已發行開支 Expenses incurred in current financial year	(431,454)	(224,471)	(940)	(31,775)	(39,430)	(721,216)	(39,888)	(245,761)	7,252	0	(286,826)	(2,014,510)	(2,189,906)
所有承保年度的再保險費中未付款的再保險開支的變動 (-) Changes in ultimate AE in claims liabilities for all underwriting years (-)	3,635	(5,980)	190	(1,551)	417	(20,425)	(1,259)	(19,017)	(11)	-	4,362	(39,640)	(49,591)
管理開支 (-) Management expenses (-)	(406,426)	(202,431)	(1,220)	(26,088)	(39,838)	(668,520)	(38,081)	(216,700)	(7,254)	-	(298,282)	(1,904,840)	(2,022,500)
本年度和過往年度未清賬項的未清賬項的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(28,663)	(16,060)	90	(4,136)	(9)	(32,271)	(548)	(10,045)	14,517	0	7,095	(70,029)	(117,815)
已確定但未列出的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	40,223	(113,551)	(0)	(140)	7,625	(11,496)	1,944	(41,325)	(1,568)	-	(35,142)	(153,430)	(145,977)
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	(217,210)	(205,863)	2,693	1,629	141,371	(534,967)	113,776	(97,271)	32,197	(508)	23,480	(740,675)	(577,072)
本財政年度中與過往承保年度相關的淨最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,908,891	778,492	4,348	51,031	36,338	1,524,491	193,526	768,537	23,624	557	322,628	5,612,463	5,877,818
本財政年度中與過往承保年度相關的淨最終保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(468,923)	(318,993)	(926)	(16,225)	1,034	(426,728)	(20,681)	(276,757)	(24,852)	36	(150,117)	(1,703,133)	(1,729,879)
本財政年度中與過往承保年度相關的淨最終保費的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,643,346)	(514,489)	3,142	(20,508)	(7,509)	(566,489)	(43,224)	(941,354)	(1,363)	(85)	78,890	(3,676,337)	(4,131,918)
本財政年度中與過往承保年度相關的淨最終保費的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)	(203,379)	(54,990)	6,565	14,297	29,862	511,274	129,620	(449,574)	(2,592)	508	251,401	232,992	16,021
本財政年度中與保險負債的即時估計變化的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(146,294)	12,991	1,321	(7,314)	(9,813)	(202,507)	(28,720)	8,464	537	-	20,523	(350,813)	(368,417)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profits(Loss)	(566,883)	(247,862)	10,579	8,612	161,420	(226,200)	214,676	(538,382)	30,142	0	295,403	(858,495)	(929,468)

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	船務、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已發行保費 Claims paid in current financial year													
已發行保費毛額 Gross claim paid	5,692,734	2,220,871	26,656	217,148	406,383	6,277,059	242,154	1,920,731	5,105	-	719,339	17,728,180	18,427,170
已發行保費淨額 Net claim paid	3,901,587	2,167,708	23,625	189,797	372,355	4,928,635	241,607	1,835,284	4,880	-	589,454	14,254,932	14,814,337
本財政年度中已結清保費中未清賬項的變動 Changes in case outstanding provision in current financial year													
已結清保費中未清賬項的結轉毛額 Gross case outstanding provision off	1,156,714	2,795,702	26,544	375,861	593,491	10,924,205	853,455	2,521,088	7,723	-	917,374	20,172,156	22,360,663
已結清保費中未清賬項的淨結轉毛額 Gross case outstanding provision net	944,255	2,438,534	31,956	328,902	550,986	10,160,087	782,394	2,133,892	9,982	-	759,053	18,140,041	20,102,989
已結清保費中未清賬項的結轉淨額 Net case outstanding provision off	997,897	2,697,897	24,476	315,762	555,296	7,933,986	823,272	2,368,201	5,308	-	532,038	16,254,133	17,987,581
已結清保費中未清賬項的承前淨額 Net case outstanding provision b/f	779,457	2,368,676	20,428	287,236	502,418	7,919,123	767,634	1,986,784	7,116	-	423,834	15,062,705	16,606,964
本財政年度中已結清保費中未清賬項的變動 Changes in IBNR provision in current financial year													
已結清保費中未清賬項的結轉毛額 Gross IBNR provision off	4,865,384	2,726,167	24,534	378,988	456,198	8,119,084	935,380	6,869,865	255,686	-	1,836,070	26,467,357	28,591,372
已結清保費中未清賬項的承前毛額 Gross IBNR provision b/f	3,890,134	2,524,072	35,392	301,019	489,598	7,185,476	794,896	6,472,014	251,071	-	1,888,559	23,832,231	24,971,992
已結清保費中未清賬項的結轉淨額 Net IBNR provision off	3,959,024	2,535,417	22,410	334,337	348,111	6,107,529	876,843	6,516,116	255,401	-	1,365,584	22,320,772	23,815,216
已結清保費中未清賬項的承前淨額 Net IBNR provision b/f	2,831,082	2,426,073	33,281	287,083	424,320	5,599,850	767,257	6,244,632	251,024	-	1,316,909	20,181,510	21,127,144



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度臨時再保險業務承辦業績
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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與再保費 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 承辦再保險業務 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	104,991	16,480	-	41,675	10,218	1,470,474	7,764	97,134	895	6,351	10,550	1,766,532
再保轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(14,695)	(1,696)	-	(9,474)	(2,355)	(240,028)	(954)	(27,288)	(336)	(1,913)	(2,460)	(301,198)
財政年度轉分出的保費和再保費的淨額 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費淨額 (-) Premium written, retroceded to retrocessionaires (-)	(58,557)	(3,042)	-	(19,264)	(4,910)	(636,370)	(1,376)	(29,164)	-	-	(1,068)	(753,751)
再保轉分出的保費和再保費的淨額 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	7,581	686	-	5,271	1,468	166,661	139	8,878	-	-	264	190,949
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	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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 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: 本年度年初至本年底的淨保費變動 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保費年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)												
	112,965	16,763	-	35,195	6,177	1,299,344	1,601	100,958	810	6,302	11,657	1,591,773
與本保費年度相關的再保保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)												
	(21,812)	(2,620)	-	(8,767)	(1,314)	(216,645)	(278)	(26,461)	(224)	(2,014)	(2,459)	(282,594)
與本保費年度相關的再保保費淨額 (+) Gross ultimate claims, relating to current underwriting year (+)												
	(32,127)	(10,364)	-	(13,413)	(2,308)	(739,680)	(423)	(73,016)	(108)	(870)	(3,652)	(875,962)
與本保費年度相關的再保保費淨額 (-) Retroceded business result, relating to current underwriting year (-)												
	(27,471)	(1,718)	-	(4,691)	(11)	(123,393)	(59)	2,982	(200)	(1,463)	(3)	(156,028)
與本保費年度轉分出的業務相關的再保保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)												
	(44,013)	(4,031)	-	(15,566)	(1,834)	(601,918)	(162)	(28,233)	(270)	(2,101)	(852)	(698,981)
與本保費年度轉分出的業務相關的再保保費淨額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)												
	7,790	1,155	-	5,124	694	146,610	12	9,591	69	629	227	171,899
與本保費年度轉分出的業務相關的再保保費淨額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)												
	8,752	1,158	-	5,751	1,129	331,915	92	21,625	1	9	623	371,054
本財政年度中的已支付開支 Expenses incurred in current financial year												
	(3,021)	(1,546)	-	(2,396)	(473)	(96,723)	(606)	(7,286)	(105)	(1,278)	(351)	(113,787)
所有保費年度中未分配的開支的變動 (-) Changes in ICAE in claims liabilities for all underwriting years (-)												
	(124)	(145)	-	(176)	129	(5,754)	125	(1,391)	(10)	(63)	135	(7,276)
管理開支 (-) Management expenses (-)												
	(3,542)	(1,367)	-	(2,163)	(606)	(83,576)	(805)	(5,734)	(126)	(893)	(511)	(99,325)
本年度和過往保費年度的未獲賠款部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)												
	645	(34)	-	(56)	4	(7,393)	74	(161)	31	(321)	25	(7,186)
已獲賠款但未分配的合約的利潤的變動 (+) Changes in implied profit for bound but not inception contracts (+)												
	-	1	-	305	284	7,689	-	(1,688)	-	-	1	6,592
本財政年度中與本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 current year												
	28,534	516	-	6,233	2,354	130,591	234	(4,511)	173	677	5,192	169,993
本財政年度中與過往保費年度相關的再保保費淨額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)												
	2,053	396	-	8,382	4,316	225,499	5,070	8,455	355	2,149	(645)	256,031
本財政年度中與過往保費年度相關的再保保費淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	3,967	1,086	-	(1,367)	(896)	(26,838)	(669)	(2,643)	(198)	(655)	22	(28,192)
本財政年度中與過往保費年度相關的再保保費淨額的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)												
	(5,832)	(934)	-	(7,613)	2,941	(392,313)	2,986	(25,966)	585	(860)	(12,072)	(439,078)
本財政年度中與過往保費年度相關的再保保費淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)												
	188	548	-	(598)	6,361	(193,653)	7,387	(20,154)	742	634	(12,694)	(211,238)
本財政年度中與過往保費年度相關的再保保費淨額的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (+)												
	349	409	16	(416)	605	(27,270)	925	(1,245)	177	(216)	4,184	(22,484)
未貼現保費業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)												
	29,070	1,473	16	5,218	9,320	(90,332)	8,546	(25,910)	1,092	1,095	(3,318)	(63,729)

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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 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												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	71,073	22,582	58	21,675	7,965	361,650	9,895	28,333	458	(0)	26,224	549,913
已支付申索淨額 Net claim paid	46,268	22,008	59	12,175	7,331	298,513	7,232	26,635	458	(0)	26,203	446,883
本財政年度中已結清申索淨額的變動 Changes in case outstanding provision in current financial year												
已結清申索淨額的結轉毛額 Gross case outstanding provision of	6,770	28,701	141	37,332	13,411	1,284,712	11,835	233,290	114	-	3,232	1,619,538
已結清申索淨額的結轉淨額 Gross case outstanding provision of	10,827	28,463	170	33,961	17,451	1,122,173	22,948	187,200	1,728	-	8,669	1,433,589
已結清申索淨額的結轉淨額 Net case outstanding provision of	6,260	28,683	141	26,259	12,820	1,002,383	10,467	205,157	114	-	3,223	1,295,508
已結清申索淨額的承前淨額 Net case outstanding provision of	10,280	28,459	170	21,411	17,134	904,180	18,068	163,036	1,370	-	8,669	1,172,777
本財政年度中已結清申索淨額的變動 Changes in IBNR provision in current financial year												
已結清申索淨額的結轉毛額 Gross IBNR provision of	22,481	30,901	(67)	76,496	11,724	1,486,250	5,825	121,915	181	1,283	34,954	1,791,943
已結清申索淨額的結轉淨額 Gross IBNR provision of	12,734	50,562	167	31,339	14,730	593,087	6,534	152,065	1,594	-	34,476	897,290
已結清申索淨額的承前淨額 Net IBNR provision of	19,674	28,546	(67)	28,480	10,422	1,053,814	4,517	96,493	180	1,277	34,941	1,278,278
已結清申索淨額的承前淨額 Net IBNR provision of	13,050	50,069	199	25,175	14,928	440,381	5,724	137,763	1,475	-	34,436	723,201



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度臨時再保險業務承辦業績
Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度總收入及佣金 - 未扣除轉分出的業務 Financial Year Premium Written and Commission, Gross of Retrocession														
未保費 (+) Gross Premium Written (+)	-	342	-	-	-	(106)	106,469	908	44,337	-	-	1,750	153,699	1,920,231
再保費相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	35	(12,467)	(134)	(4,621)	-	-	(105)	(17,293)	(318,491)
財政年度轉分出的業務轉分出的再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的再保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	-	(262)	-	-	-	84	(39,148)	(201)	(9,894)	-	-	-	(49,420)	(803,171)
再保費轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	-	32	-	-	-	(26)	11,316	64	2,695	-	-	-	14,080	205,029
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

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				
表2: 本年度的入賬變動調整的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	349	-	-	-	-	100,157	886	36,248	-	-	1,713	139,354	1,731,127
與本承保年度相關的總保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	-	(11,813)	(132)	(3,032)	-	-	(101)	(15,079)	(297,673)
與本承保年度相關的總保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(165)	-	-	-	-	(138,387)	0	(6,772)	-	-	(933)	(146,257)	(1,022,219)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	(123)	-	-	-	-	80,471	(130)	(3,879)	-	-	-	76,338	(79,690)
與本承保年度轉分出的業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(262)	-	-	-	-	(46,024)	(194)	(6,869)	-	-	-	(53,349)	(752,330)
與本承保年度轉分出的業務相關的總保費再保險佣金 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	15	-	-	-	-	12,122	64	2,151	-	-	-	14,352	186,251
與本承保年度轉分出的業務相關的總保費再保險佣金 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	-	124	-	-	-	-	114,372	0	839	-	-	-	115,335	486,389
本財政年度中的已支付開支 Expenses incurred in current financial year	2	93	0	-	-	8	(26,696)	240	(35,170)	-	-	(86)	(61,609)	(175,396)
所有承保年度的保費負債中未付款的開支的變動 (-) Changes in AE in claims liabilities for all underwriting years (-)	-	15	0	-	-	0	(2,436)	10	(261)	-	-	(3)	(2,675)	(9,951)
管理開支 (-) Management expenses (-)	-	(20)	-	-	-	7	(11,645)	(202)	(6,392)	-	-	(83)	(18,335)	(117,659)
本年度結算日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	98	-	-	-	-	(12,615)	432	(28,517)	-	-	(0)	(40,600)	(47,786)
已確定但未支付的合約的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	-	-	-	-	-	-	828	-	33	-	-	(0)	862	7,453
本財政年度中與本年承保相關的淨未貼現最佳估計總承保業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	2	153	0	-	-	8	4,561	864	(12,572)	-	-	593	(6,391)	163,602
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 (+)	-	(8)	-	-	-	(106)	2,932	19	6,449	-	-	37	9,324	265,355
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 (-)	-	-	-	-	-	35	2,849	(6)	(1,428)	-	-	(4)	1,446	(26,745)
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 claims relating to prior underwriting years in current financial year (-)	10	364	(0)	-	-	1	23,818	8	(40,883)	-	-	178	(16,503)	(455,581)
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 (+)	10	356	(0)	-	-	(70)	29,600	21	(35,861)	-	-	211	(5,733)	(216,971)
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 Risk Margin for insurance liabilities in current financial year (-)	2	67	0	0	0	0	9,866	75	(5,197)	-	-	68	4,881	(17,604)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	14	577	0	0	0	(62)	44,026	961	(53,630)	-	-	871	(7,244)	(70,973)

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				
表3: 補充資訊 Table 3: Supplementary Information														
本財政年度中的已支付保費 Claims paid in current financial year														
已支付保費毛額 Gross claim paid	-	577	-	-	-	-	103,323	-	45,177	-	-	-	149,077	698,990
已支付保費淨額 Net claim paid	-	577	-	-	-	-	67,186	-	44,759	-	-	-	112,522	559,405
本財政年度中已結算未結算保費的變動 Changes in case outstanding provision in current financial year														
已結算未結算保費的結轉毛額 Gross case outstanding provision off	164	7,920	-	-	-	-	375,576	-	185,278	-	-	31	568,970	2,188,507
已結算未結算保費的結轉淨額 Gross case outstanding provision b/f	174	8,605	-	-	-	-	396,332	-	124,216	-	-	31	529,358	1,962,947
已結算未結算保費的結轉淨額 Net case outstanding provision off	164	7,753	-	-	-	-	257,990	-	172,003	-	-	31	437,941	1,733,448
已結算未結算保費的承前淨額 Net case outstanding provision b/f	174	8,475	-	-	-	-	241,504	-	121,298	-	-	31	371,482	1,544,259
本財政年度中已結算未結算保費的變動 Changes in IBNR provision in current financial year														
已結算未結算保費的結轉毛額 Gross IBNR provision off	569	1,176	12	(0)	23	23	156,308	7,359	160,323	-	-	6,303	332,072	2,124,015
已結算未結算保費的結轉淨額 Gross IBNR provision b/f	670	1,364	12	(0)	24	24	43,908	7,809	183,155	-	-	5,529	242,471	1,139,761
已結算未結算保費的承前淨額 Net IBNR provision off	457	848	12	(0)	23	23	54,874	7,078	146,573	-	-	6,303	216,167	1,494,444
已結算未結算保費的承前淨額 Net IBNR provision b/f	540	1,108	12	(0)	24	24	40,668	7,533	167,018	-	-	5,529	222,432	945,634



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度在岸臨時再保險業務承辦業績
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											
	意外及健康 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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與再保 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 承辦轉分保險 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	62,535	13,369	-	12,991	1,003	224,667	6,861	41,313	895	6,351	6,746	376,732
再保轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(6,024)	(1,860)	-	(3,089)	(144)	(43,201)	(797)	(12,145)	(336)	(1,913)	(1,123)	(70,632)
財政年度轉分出的保費和再保保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費再保保費 (-) Premium written, retroceded to retrocessionaires (-)	(52,243)	(1,168)	-	(8,102)	(174)	(100,434)	(1,305)	(7,082)	-	-	(687)	(171,196)
再保轉分出的保費和再保保費 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	5,264	(20)	-	1,632	25	22,952	133	2,000	-	-	139	32,125
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2: 本年度年終結算的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	58,899	10,738	-	15,860	926	212,438	768	38,278	540	4,201	6,089	348,737
與本保單年度相關的再保保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(5,379)	(1,397)	-	(4,086)	(115)	(42,594)	(129)	(11,228)	(155)	(1,385)	(906)	(67,373)
與本保單年度相關的再保保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(16,626)	(8,716)	-	(6,087)	(269)	(111,953)	(180)	(36,167)	(108)	(870)	(1,457)	(182,433)
與本保單年度相關的再保保費毛額 (+) Retroceded business result, relating to current underwriting year (+)	(27,900)	(132)	-	(2,666)	(29)	(22,583)	(51)	4,451	1	9	(12)	(48,912)
與本保單年度轉分出的業務相關的再保保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(38,666)	(891)	-	(8,828)	(130)	(107,105)	(108)	(5,927)	-	-	(555)	(162,210)
與本保單年度轉分出的業務相關的再保保費 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)	5,920	48	-	2,924	26	29,092	7	1,725	-	-	147	39,890
與本保單年度轉分出的業務相關的再保保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	4,846	712	-	3,238	75	55,429	50	8,653	1	9	395	73,408
本財政年度中的已支付開支 Expenses incurred in current financial year	(2,076)	(1,856)	-	(615)	(49)	(12,376)	(530)	(4,015)	(105)	(1,278)	(305)	(23,204)
所有保單年度中未分配的開支的變動 (+) Changes in net ultimate premium relating to prior underwriting years (+)	(106)	(486)	-	(65)	(5)	(368)	126	(708)	(10)	(63)	27	(1,657)
管理開支 (-) Management expenses (-)	(2,352)	(1,332)	-	(561)	(45)	(12,252)	(730)	(3,329)	(126)	(893)	(342)	(21,962)
本年度在港承保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 (+)	382	(38)	-	12	1	244	74	21	31	(321)	10	415
已保單但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	-	-	969	-	(19)	-	-	0	950
本財政年度中與本保單年度相關的淨承保最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	6,918	(1,362)	-	2,406	464	23,901	(122)	(8,701)	173	677	3,409	27,765
本財政年度中與過往保單年度相關的再保保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	7,122	2,936	-	(2,268)	119	24,082	4,969	3,982	355	2,149	952	44,398
本財政年度中與過往保單年度相關的再保保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(1,011)	(555)	-	936	(20)	(2,962)	(648)	(1,306)	(198)	(655)	(147)	(6,566)
本財政年度中與過往保單年度相關的再保保費的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)	(6,378)	(4,712)	-	(3,420)	(12)	(21,152)	2,942	(5,449)	585	(860)	(17,441)	(55,897)
本財政年度中與過往保單年度相關的再保保費的變動 (-) Changes in net ultimate retrocession commission income relating to prior underwriting years in current financial year (-)	(268)	(2,331)	-	(4,752)	88	(33)	7,263	(2,772)	742	634	(16,635)	(18,064)
本財政年度中與過往保單年度相關的再保保費的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (+)	219	(467)	-	329	61	5,726	939	225	152	(216)	171	7,154
本財政年度中與過往保單年度相關的再保保費的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	219	(467)	-	329	61	5,726	939	225	152	(216)	171	7,154
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	6,869	(4,160)	16	(2,017)	612	29,594	8,080	(11,248)	1,068	1,095	(13,056)	16,854

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3: 補充資訊 Table 3: Supplementary Information												
本財政年度中已支付申索 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	39,119	7,754	64	12,198	1,491	87,697	9,717	11,629	458	(0)	24,366	194,494
已支付申索淨額 Net claim paid	16,690	7,753	64	7,308	1,051	80,066	7,066	11,022	458	(0)	24,359	155,838
本財政年度中已結清申索淨額的變動 Changes in case outstanding provision in current financial year												
已結清申索淨額的結轉毛額 Gross case outstanding provision of	939	27,611	141	17,608	729	347,808	11,139	86,111	114	-	1,294	493,495
已結清申索淨額的淨額毛額 Gross case outstanding provision of	1,641	22,512	170	16,158	1,269	355,844	22,021	61,275	1,256	-	840	482,986
已結清申索淨額的結轉淨額 Net case outstanding provision of	768	27,598	141	13,356	699	293,947	9,776	80,342	114	-	1,287	428,029
已結清申索淨額的承前淨額 Net case outstanding provision of	1,611	22,511	170	11,110	1,234	299,118	17,142	59,281	904	-	840	413,920
本財政年度中已結清申索淨額的變動 Changes in IBNR provision in current financial year												
已結清申索淨額的結轉毛額 Gross IBNR provision of	1,703	11,305	(67)	75	(18)	28,687	3,214	(5,259)	181	1,283	514	41,618
已結清申索淨額的淨額毛額 Gross IBNR provision of	2,329	20,307	167	19,394	1,650	196,156	5,564	39,744	1,127	-	1,912	288,351
已結清申索淨額的結轉淨額 Net IBNR provision of	1,563	10,535	(67)	(371)	(54)	17,301	2,460	(6,531)	180	1,277	505	26,798
已結清申索淨額的承前淨額 Net IBNR provision of	2,357	19,737	199	16,026	1,790	150,610	4,633	43,249	928	-	1,884	241,413



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度在岸臨時再保險業務承保業績
Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 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				
表1: 已承保及轉分出的業務的銷售與佣金 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分出的業務 Financial Year Premium Written and Commission, Gross of Retrocession														
保費 (+) Gross Premium Written (+)	-	342	-	-	-	(106)	9,742	360	9,362	-	-	-	19,700	396,432
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	35	(335)	(3)	(554)	-	-	-	(858)	(71,490)
財政年度轉分出的保費及再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分再保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	-	(262)	-	-	-	84	(5,472)	(35)	(3,896)	-	-	-	(9,580)	(180,775)
再保險轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	-	28	-	-	-	(26)	1,253	-	761	-	-	-	2,015	34,140
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

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				
表2: 本年度的入賬變動調整的淨承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	349	-	-	-	-	9,782	338	5,385	-	-	-	15,854	364,591
與本承保年度相關的最終收購保費毛額 (-) Gross ultimate acquisition expenses, relating to current underwriting year (-)	-	-	-	-	-	-	(530)	(1)	(226)	-	-	-	(756)	(68,129)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(165)	-	-	-	-	(2,429)	0	(411)	-	-	-	(3,005)	(185,438)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	(127)	-	-	-	-	(2,454)	(34)	(1,191)	-	-	-	(3,805)	(52,717)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(262)	-	-	-	-	(6,029)	(34)	(1,752)	-	-	-	(8,077)	(170,287)
與本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 (+)	-	11	-	-	-	-	1,146	-	253	-	-	-	1,411	41,301
與本承保年度轉分出的業務相關的再保險佣金支出 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	-	124	-	-	-	-	2,429	0	308	-	-	-	2,861	76,269
本財政年度中的已發行開支 Expenses incurred in current financial year	-	75	-	-	-	8	658	367	10,276	-	-	-	11,383	(11,821)
所有承保年度的申索員中未決的理賠開支的變動 (-) Changes in ultimate acquisition expenses incurred, relating to all underwriting years (-)	-	15	-	-	-	0	199	9	28	-	-	-	251	(1,406)
管理開支 (-) Management expenses (-)	-	(20)	-	-	-	7	(1,326)	(72)	(1,060)	-	-	-	(2,469)	(24,431)
本年度預計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 (-)	-	80	-	-	-	-	1,784	430	11,308	-	-	-	13,602	14,017
已確定但未決的合約的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	-	-	-	-	-	-	-	-	-	-	-	-	-	950
本財政年度中與本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 current year	-	131	-	-	-	8	5,028	670	13,834	-	-	-	19,671	47,436
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(8)	-	-	-	(106)	(626)	25	3,133	-	-	-	2,419	46,817
本財政年度中與過往承保年度相關的最終淨保費開支的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	-	35	207	(6)	(298)	-	-	-	(62)	(6,628)
本財政年度中與過往承保年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	349	-	-	-	1	(1,674)	4	(256)	-	-	-	(1,575)	(57,472)
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	-	342	-	-	-	(70)	(2,092)	23	2,579	-	-	-	782	(17,282)
本財政年度中保險負債的即時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	62	-	0	0	0	3,622	74	3,444	-	-	-	7,202	14,356
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	536	-	-	0	(62)	6,558	767	19,857	-	-	-	27,655	44,509

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				
表3: 補充資訊 Table 3: Supplementary Information														
本財政年度中的已發行保費 Claims paid in current financial year														
已發行保費毛額 Gross claim paid	-	577	-	-	-	-	13,966	-	450	-	-	-	14,993	209,487
已發行保費淨額 Net claim paid	-	577	-	-	-	-	16,326	-	450	-	-	-	17,353	173,192
本財政年度中已結清未決保費的變動 Changes in case outstanding provision in current financial year														
已結清未決保費的結轉毛額 Gross case outstanding provision off	-	7,920	-	-	-	-	23,072	-	3,428	-	-	-	34,420	527,915
已結清未決保費的淨結轉毛額 Gross case outstanding provision b/f	-	8,605	-	-	-	-	32,964	-	3,981	-	-	-	45,550	528,536
已結清未決保費的結轉淨額 Net case outstanding provision off	-	7,753	-	-	-	-	23,072	-	2,669	-	-	-	33,494	461,523
已結清未決保費的承前淨額 Net case outstanding provision b/f	-	8,475	-	-	-	-	32,964	-	3,365	-	-	-	44,805	458,725
本財政年度中已結清未決保費中保費的變動 Changes in IBNR provision in current financial year														
已結清未決保費中保費的結轉毛額 Gross IBNR provision off	564	1,108	-	(0)	23	9,072	7,324	30,780	-	-	-	-	48,870	90,488
已結清未決保費中保費的承前毛額 Gross IBNR provision b/f	663	1,263	-	(0)	24	10,251	7,768	41,339	-	-	-	-	61,308	349,659
已結清未決保費中保費的結轉淨額 Net IBNR provision off	453	787	-	(0)	23	7,622	7,043	26,606	-	-	-	-	42,535	69,332
已結清未決保費中保費的承前淨額 Net IBNR provision b/f	534	1,018	-	(0)	24	9,583	7,492	35,232	-	-	-	-	53,882	295,295



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
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	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與再保費 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 承辦轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	42,455	3,111	-	28,684	9,215	1,245,806	903	55,821	-	-	3,804	1,389,800
再保轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(8,671)	164	-	(6,386)	(2,211)	(196,826)	(156)	(15,143)	-	-	(1,337)	(230,566)
財政年度轉分出的保費和再保費的淨額 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費淨額 (-) Premium written, retroceded to retrocessionaires (-)	(6,314)	(1,874)	-	(11,162)	(4,736)	(535,936)	(71)	(22,082)	-	-	(381)	(582,555)
再保轉分出的保費和再保費的淨額 (+) Reinsurance commission, relating to retrocessionaires (+)	2,316	706	-	3,639	1,443	143,710	6	6,878	-	-	126	158,824
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	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2: 本年度年初至本年底的淨保費變動 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保費年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	54,066	6,025	-	19,335	5,251	1,086,906	833	62,681	270	2,101	5,568	1,243,036
與本保費年度相關的再保保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(16,433)	(1,223)	-	(4,681)	(1,199)	(174,052)	(150)	(15,233)	(69)	(629)	(1,553)	(215,221)
與本保費年度相關的淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (+)	(15,501)	(1,648)	-	(7,326)	(2,039)	(627,727)	(243)	(36,850)	-	-	(2,196)	(693,529)
與本保費年度相關的再保保費淨額 (-) Retroceded business result, relating to current underwriting year (-)	429	(1,587)	-	(2,025)	18	(100,810)	(8)	(1,469)	(201)	(1,471)	10	(107,116)
與本保費年度轉分出的業務相關的淨保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(5,347)	(3,140)	-	(6,739)	(1,705)	(494,813)	(54)	(22,306)	(270)	(2,101)	(297)	(536,771)
與本保費年度轉分出的業務相關的再保保費淨額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	1,870	1,107	-	2,200	668	117,518	4	7,866	69	629	79	132,009
與本保費年度轉分出的業務相關的淨保費 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	3,906	446	-	2,514	1,054	276,486	41	12,971	-	-	227	297,646
本財政年度中的已支付開支 Expenses incurred in current financial year	(945)	310	-	(1,781)	(425)	(84,348)	(77)	(3,271)	-	-	(46)	(90,583)
所有保費年度中保費淨額中未分配的保費開支的變動 (-) Changes in LAE in claims liabilities for all underwriting years (-)	(18)	341	-	(112)	134	(5,386)	(1)	(683)	-	-	107	(5,618)
管理開支 (-) Management expenses (-)	(1,190)	(35)	-	(1,602)	(561)	(71,324)	(76)	(2,406)	-	-	(169)	(77,363)
本年度在過往保費年度的未獲賠款部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	263	4	-	(68)	3	(7,637)	0	(183)	-	-	15	(7,602)
已備保費但未支付的合約的利潤的變動 (+) Changes in implied profit for bound but not inception contracts (+)	-	1	-	305	284	6,720	-	(1,669)	-	-	1	5,642
本財政年度中與本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 current year	21,616	1,878	-	3,826	1,890	106,689	356	4,189	-	-	1,783	142,228
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 (+)	(5,069)	(2,540)	-	10,650	4,197	201,417	101	4,473	-	-	(1,597)	211,633
本財政年度中與過往保費年度相關的淨保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	4,978	1,641	-	(2,303)	(876)	(23,876)	(21)	(1,338)	-	-	169	(21,626)
本財政年度中與過往保費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 (-)	546	3,778	-	(4,193)	2,952	(371,160)	44	(20,517)	-	-	5,369	(383,181)
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	456	2,879	-	4,154	6,273	(193,620)	125	(17,381)	-	-	3,941	(193,174)
本財政年度中保費的保費估計淨額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	130	875	-	(745)	545	(32,995)	(14)	(1,470)	24	-	4,013	(29,638)
未貼現保費業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	22,201	5,633	-	7,235	8,708	(119,926)	466	(14,662)	24	-	9,737	(80,583)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3: 補充資訊 Table 3: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	31,954	14,828	(7)	9,477	6,474	273,953	178	16,703	-	-	1,858	355,419
已支付申索淨額 Net claim paid	29,578	14,255	(5)	4,867	6,280	218,447	165	15,613	-	-	1,843	291,044
本財政年度中已結清申索淨額的變動 Changes in case outstanding provision in current financial year												
已結清申索淨額的結轉毛額 Gross case outstanding provision of	5,830	1,091	-	19,724	12,681	936,904	695	147,178	-	-	1,938	1,126,043
已結清申索淨額的淨額毛額 Gross case outstanding provision of	9,185	5,950	-	17,804	16,182	766,328	927	125,925	473	-	7,829	950,603
已結清申索淨額的結轉淨額 Net case outstanding provision of	5,492	1,085	-	12,903	12,121	708,436	690	124,816	-	-	1,936	867,479
已結清申索淨額的承前淨額 Net case outstanding provision of	8,669	5,948	-	10,302	15,900	605,063	926	103,755	466	-	7,829	758,856
本財政年度中已結清申索淨額的變動 Changes in IBNR provision in current financial year												
已結清申索淨額的結轉毛額 Gross IBNR provision of	20,778	19,596	-	76,421	11,743	1,457,563	2,611	127,173	-	-	34,440	1,750,325
已結清申索淨額的淨額毛額 Gross IBNR provision of	10,405	30,255	-	11,945	13,080	396,931	970	112,322	467	-	32,563	608,939
已結清申索淨額的承前淨額 Net IBNR provision of	18,112	18,012	-	28,850	10,476	1,036,513	2,057	103,024	-	-	34,436	1,251,480
已結清申索淨額的承前淨額 Net IBNR provision of	10,693	30,332	-	9,149	13,138	289,770	1,091	94,515	548	-	32,552	481,788



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度離岸臨時再保險業務承保業績
Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

(萬港元)
(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	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與佣金 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未扣除轉分出的業務 Financial Year Premium Written and Commission, Gross of Retrocession													
保費 (+) Gross Premium Written (+)	-	-	-	-	-	96,727	548	34,974	-	-	1,750	134,000	1,523,799
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(12,132)	(131)	(4,067)	-	-	(105)	(16,435)	(247,001)
財政年度轉分出的保費及再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	-	-	-	-	-	(33,677)	(166)	(5,998)	-	-	-	(39,841)	(622,396)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	-	4	-	-	-	10,063	64	1,934	-	-	-	12,066	170,889
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 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	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度的入帳變動調整的承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	90,376	548	30,863	-	-	1,713	123,500	1,366,536
與本承保年度相關的收購保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(11,283)	(131)	(2,807)	-	-	(101)	(14,322)	(229,544)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(135,958)	-	(6,361)	-	-	(933)	(143,252)	(836,781)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	4	-	-	-	82,924	(96)	(2,689)	-	-	-	80,144	(26,972)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	(39,995)	(160)	(5,117)	-	-	-	(45,272)	(582,043)
與本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 (+)	-	4	-	-	-	10,976	64	1,897	-	-	-	12,941	144,951
與本承保年度轉分出的業務相關的再保險申索毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	11,943	-	531	-	-	-	112,474	410,120
本財政年度中的已發行開支 Expenses incurred in current financial year	2	18	0	-	-	(27,354)	(127)	(45,446)	-	-	(86)	(72,992)	(163,575)
所有承保年度的申索負債中未付款的變動 (-) Changes in claim liabilities for all underwriting years (-)	-	0	0	-	-	(2,635)	1	(289)	-	-	(3)	(2,926)	(8,544)
管理開支 (-) Management expenses (-)	-	-	-	-	-	(10,320)	(130)	(5,332)	-	-	(83)	(15,865)	(93,228)
本年度結算日承保年度的未清賬項的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	2	18	-	-	-	(14,399)	2	(39,824)	-	-	(0)	(54,201)	(61,803)
已確定但未支付的合約的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	-	-	-	-	-	828	-	33	-	-	(0)	862	6,503
本財政年度中與本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 current year	2	22	0	-	-	(467)	194	(26,406)	-	-	593	(26,062)	116,166
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	-	-	-	-	3,558	(6)	3,316	-	-	37	6,905	218,538
本財政年度中與過往承保年度相關的淨最終保費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	-	2,642	-	(1,129)	-	-	(4)	1,508	(20,117)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	10	14	(0)	-	-	25,492	4	(40,627)	-	-	178	(14,929)	(398,109)
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	10	14	(0)	-	-	31,692	(2)	(38,440)	-	-	211	(6,515)	(199,689)
本財政年度中保險負債的即時估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	2	5	0	-	-	6,243	1	(8,641)	-	-	68	(2,322)	(31,960)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	14	41	0	-	-	37,469	193	(73,487)	-	-	871	(34,899)	(115,483)

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													
本財政年度中的已發行保費 Claims paid in current financial year													
已發行保費毛額 Gross claim paid	-	-	-	-	-	89,357	-	44,727	-	-	-	134,084	489,502
已發行保費淨額 Net claim paid	-	-	-	-	-	50,860	-	44,309	-	-	-	95,169	386,213
本財政年度中已結清保費淨額的變動 Changes in case outstanding provision in current financial year													
已結清保費淨額的結轉毛額 Gross case outstanding provision off	164	-	-	-	-	352,504	-	181,850	-	-	31	534,550	1,660,592
已結清保費淨額的淨額毛額 Gross case outstanding provision b/f	174	-	-	-	-	363,367	-	120,235	-	-	31	483,808	1,434,411
已結清保費淨額的結轉淨額 Net case outstanding provision off	164	-	-	-	-	234,918	-	169,334	-	-	31	404,447	1,271,925
已結清保費淨額的承前淨額 Net case outstanding provision b/f	174	-	-	-	-	208,540	-	117,933	-	-	31	326,678	1,085,534
本財政年度中已結清保費淨額的變動 Changes in IBNR provision in current financial year													
已結清保費淨額的結轉毛額 Gross IBNR provision off	5	68	12	-	-	147,236	35	129,543	-	-	6,303	283,202	2,033,527
已結清保費淨額的承前毛額 Gross IBNR provision b/f	7	101	12	-	-	33,657	41	141,816	-	-	5,529	181,163	790,101
已結清保費淨額的結轉淨額 Net IBNR provision off	4	60	12	-	-	47,251	35	119,966	-	-	6,303	173,632	1,425,112
已結清保費淨額的承前淨額 Net IBNR provision b/f	6	91	12	-	-	31,085	41	131,786	-	-	5,529	168,550	650,338



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度協約再保險業務承保業績
Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

(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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與再保費 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 承辦轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	10,684,381	3,077,085	22,049	547,492	581,330	10,437,827	372,260	3,499,743	44,604	-	2,313,086	31,579,856	
再保轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(3,123,564)	(937,993)	(4,005)	(132,140)	(169,257)	(3,030,030)	(111,390)	(1,204,445)	(25,957)	-	(638,827)	(9,377,607)	
財政年度轉分出的保費和轉分再保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出的保費毛額 (-) Premium written, retroceded to retrocessionaires (-)	(2,327,575)	(292,584)	(671)	(143,095)	(224,323)	(2,539,050)	(45,080)	(557,509)	(7,404)	-	(607,761)	(6,745,052)	
再保轉分出的保費毛額 (-) Reinsurance commission, relating to retrocessionaires (-)	598,862	118,605	63	22,052	34,849	756,036	18,628	166,234	2,858	-	250,273	1,968,460	
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	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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 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: 本年度年初至結算日的淨保費 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本保費年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)													
	8,533,553	2,290,987	18,162	439,753	534,558	9,302,016	284,868	2,756,749	24,943	91	1,928,316	26,113,997	
與本保費年度相關的再保保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)													
	(2,743,030)	(549,059)	(3,407)	(128,032)	(119,977)	(2,478,658)	(89,505)	(921,010)	(9,540)	(36)	(450,784)	(7,493,040)	
與本保費年度相關的再保保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)													
	(5,386,957)	(1,724,525)	(12,278)	(277,395)	(263,809)	(8,083,776)	(193,629)	(1,696,917)	(4,242)	(14)	(1,195,029)	(18,838,571)	
與本保費年度相關的再保保費毛額 (+) Retroceded business result, relating to current underwriting year (+)													
	(280,276)	37,398	683	(6,116)	(27,930)	510,741	8,278	(78,868)	(4,612)	(549)	36,514	195,264	
與本保費年度轉分出的業務相關的再保保費毛額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)													
	(2,239,037)	(312,317)	(909)	(68,110)	(72,534)	(2,890,058)	(8,417)	(434,873)	(10,978)	(648)	(551,898)	(6,589,778)	
與本保費年度轉分出的業務相關的再保保費毛額 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)													
	569,147	112,090	100	21,395	16,901	723,733	3,015	156,498	5,369	-	233,220	1,841,469	
與本保費年度轉分出的業務相關的再保保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)													
	1,389,614	237,624	1,492	40,598	27,703	2,677,066	13,680	199,508	996	99	355,192	4,943,573	
本財政年度中的已付開支 Expenses incurred in current financial year													
	(426,219)	(172,410)	(869)	(29,364)	(14,325)	(524,877)	(15,654)	(206,048)	8,665	0	(282,617)	(1,663,718)	
所有保費年度中最高負債中未分配的保費開支的變動 (+) Changes in ILMAE in claims liabilities for all underwriting years (+)													
	3,488	(3,478)	190	(1,189)	1,017	(16,167)	490	(22,686)	17	-	4,500	(33,818)	
管理開支 (-) Management expenses (-)													
	(401,012)	(155,463)	(1,149)	(24,086)	(15,292)	(478,120)	(15,787)	(172,838)	(5,869)	-	(294,242)	(1,563,858)	
本年度在結算日尚未撥備的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)													
	(28,695)	(13,469)	90	(4,090)	(50)	(30,589)	(357)	(10,523)	14,516	0	7,125	(66,042)	
已保費中未分配的合約利潤的變動 (+) Changes in implied profit for bound but not inception contracts (+)													
	38,976	(112,749)	(0)	(780)	6,924	14,603	1,456	(30,481)	987	-	(17,287)	(98,351)	
本財政年度中與本保費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													
	(263,954)	(230,358)	2,292	(1,934)	115,442	(1,259,951)	(4,187)	(176,575)	16,201	(508)	19,114	(1,784,418)	
本財政年度中與過往保費年度相關的再保保費毛額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)													
	1,891,240	762,099	4,311	49,563	13,277	1,239,535	67,231	717,629	26,165	557	305,986	5,077,592	
本財政年度中與過往保費年度相關的再保保費毛額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(466,980)	(317,197)	(922)	(15,796)	4,170	(397,167)	(12,669)	(269,324)	(20,386)	36	(149,025)	(1,645,260)	
本財政年度中與過往保費年度相關的再保保費毛額的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)													
	(1,633,795)	(382,217)	2,658	(8,151)	16,693	(369,742)	(3,745)	(740,413)	(1,336)	(85)	112,869	(3,007,266)	
本財政年度中與過往保費年度相關的再保保費毛額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)													
	(209,535)	62,685	6,047	25,616	34,140	472,626	50,817	(292,109)	4,442	508	269,830	425,067	
本財政年度中與過往保費年度相關的再保保費毛額的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (+)													
	(143,968)	16,471	1,321	(4,975)	2,417	(113,962)	3,056	5,760	1,054	-	23,869	(208,957)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)													
	(617,457)	(151,203)	9,660	18,707	151,998	(901,287)	49,686	(462,923)	21,697	0	312,812	(1,568,309)	

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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 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													
本財政年度中已付的申索 Claims paid in current financial year													
已付申索毛額 Gross claim paid	5,648,521	2,020,897	26,656	203,714	370,701	4,721,364	150,060	1,579,819	5,105	-	719,317	15,446,154	
已付申索淨額 Net claim paid	3,860,903	1,972,793	23,625	186,362	341,957	3,788,015	149,807	1,497,886	4,880	-	589,433	12,415,661	
本財政年度中已結清申索準備金的變動 Changes in case outstanding provision in current financial year													
已結清申索準備金的結轉毛額 Gross case outstanding provision of	1,135,055	1,168,694	26,544	317,334	482,911	7,958,020	355,779	1,866,889	7,723	-	873,260	14,192,211	
已結清申索準備金淨額的淨額 Gross case outstanding provision of	921,581	1,087,545	31,956	297,349	428,337	6,912,554	361,909	1,581,596	9,982	-	753,038	12,385,847	
已結清申索準備金淨額的結轉淨額 Net case outstanding provision of	977,755	1,114,781	24,476	279,342	462,490	5,711,709	355,156	1,737,477	5,308	-	487,924	11,156,418	
已結清申索準備金淨額的承前淨額 Net case outstanding provision of	757,248	1,049,485	20,428	269,842	402,462	5,547,982	361,445	1,447,886	7,116	-	417,819	10,281,712	
本財政年度中已結清申索準備金中保費準備金的變動 Changes in IBNR provision in current financial year													
已結清申索準備金中保費準備金的結轉毛額 Gross IBNR provision of	4,805,245	1,501,507	22,420	347,175	289,461	5,538,448	329,344	5,396,281	230,568	-	1,747,330	20,207,778	
已結清申索準備金中保費準備金淨額的淨額 Gross IBNR provision of	3,810,247	1,574,694	33,281	281,067	405,917	5,101,979	342,980	5,131,313	233,122	-	1,812,797	18,727,398	
已結清申索準備金中保費準備金淨額的結轉淨額 Net IBNR provision of	3,921,556	1,384,704	20,296	307,765	209,912	4,060,044	327,912	5,139,114	230,283	-	1,278,069	16,879,655	
已結清申索準備金中保費準備金淨額的承前淨額 Net IBNR provision of	2,771,772	1,514,546	31,171	273,514	353,540	3,958,024	343,120	4,929,350	233,075	-	1,241,586	15,649,697	

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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				
表1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未扣除轉分出的業務 Financial Year Premium Written and Commission, Gross of Retrocession														
保費 (+) Gross Premium Written (+)	144,085	925,205	1,214	42,184	108,277	3,484,469	423,024	663,346	29,129	-	66,698	5,887,630	37,467,486	
商業轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(6,049)	(103,094)	(40)	(3,542)	(10,925)	(329,707)	(27,553)	(110,187)	(9,080)	-	(6,467)	(606,646)	(9,984,253)	
財政年度轉分出的保費與再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	(27,882)	(79,421)	-	(20,313)	(14,728)	(1,460,274)	(123,901)	15,535	-	-	(954)	(1,711,938)	(8,456,990)	
再保險轉分出的保費與再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	4,288	20,549	-	4,786	2,446	142,006	33,222	(6,345)	-	-	301	201,253	2,169,714	
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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				
表2: 本年度的入賬調整的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	129,469	923,464	1,214	32,721	118,650	3,488,504	319,367	641,172	31,670	-	50,400	5,736,630	31,850,627	
與本承保年度相關的再保險保費毛額 (-) Gross ultimate acquisition expenses, relating to current underwriting year (-)	(5,264)	(104,475)	(40)	(2,740)	(11,834)	(344,473)	(24,763)	(105,322)	(4,614)	-	(5,301)	(608,826)	(8,101,866)	
與本承保年度相關的再保險保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(63,240)	(728,281)	(701)	(28,375)	(48,373)	(1,795,070)	(153,133)	(466,842)	(7,092)	-	(18,962)	(3,310,068)	(22,148,639)	
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(10,234)	(13,349)	-	3,726	(8,110)	(401,539)	238	60,854	-	-	292	(368,121)	(172,857)	
與本承保年度轉分出的業務相關的再保險保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(15,408)	(78,091)	-	(14,477)	(17,301)	(971,291)	(45,895)	(41,869)	-	-	(929)	(1,185,261)	(7,775,039)	
與本承保年度轉分出的業務相關的再保險保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	2,500	9,596	-	2,897	2,027	99,228	7,195	5,090	-	-	194	128,728	1,970,197	
與本承保年度轉分出的業務相關的再保險保費 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	2,675	55,146	-	15,306	7,163	470,524	38,938	97,632	-	-	1,027	688,412	5,631,985	
本財政年度中的已發行開支 Expenses incurred in current financial year	(5,235)	(52,061)	(71)	(2,410)	(25,105)	(196,339)	(24,234)	(39,714)	(1,413)	-	(4,209)	(350,792)	(2,014,510)	
所有承保年度的保費負債中未付款的開支的變動 (-) Changes in AE in claims liabilities for all underwriting years (-)	148	(2,502)	(0)	(363)	(600)	(4,258)	(1,749)	3,670	(29)	-	(139)	(5,822)	(39,640)	
管理開支 (-) Management expenses (-)	(5,415)	(46,968)	(71)	(2,002)	(24,546)	(190,399)	(22,294)	(43,862)	(1,385)	-	(4,040)	(340,982)	(1,904,840)	
本年度前結承保年度的未清賬項的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	32	(2,591)	-	(46)	41	(1,682)	(191)	478	1	-	(30)	(3,988)	(70,029)	
已確定但未支付的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	1,247	(802)	-	640	701	(26,100)	488	(10,844)	(2,555)	-	(17,855)	(55,079)	(153,430)	
本財政年度中與本年度的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	46,744	24,495	401	3,563	25,299	724,984	117,962	79,304	15,995	-	4,366	1,043,744	(740,675)	
本財政年度中與過往承保年度相關的淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	17,651	16,394	37	1,468	23,061	284,956	126,295	50,909	(2,541)	-	16,642	534,871	5,612,463	
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 acquisition expenses relating to prior underwriting years in current financial year (-)	(1,944)	(1,796)	(4)	(430)	(3,136)	(29,561)	(8,012)	(7,433)	(4,466)	-	(1,092)	(57,874)	(1,703,133)	
本財政年度中與過往承保年度相關的再保險保費的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(9,551)	(132,272)	485	(12,357)	(24,202)	(216,747)	(39,480)	(200,941)	(27)	-	(33,978)	(669,072)	(3,676,337)	
本財政年度中與過往承保年度相關的再保險保費的變動 (+) Changes in net ultimate retrocession commission relating to prior underwriting years in current financial year (+)	6,156	(117,675)	518	(11,319)	(4,278)	38,648	78,803	(157,466)	(7,034)	-	(18,429)	(192,075)	232,992	
本財政年度中與保險負債的即時估計相關的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2,326)	(3,480)	-	(2,339)	(12,230)	(88,545)	(31,776)	2,704	(517)	-	(3,346)	(141,856)	(350,813)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profits(Loss)	50,574	(96,659)	919	(10,095)	9,421	675,087	164,989	(75,458)	8,444	-	(17,409)	709,814	(658,495)	

一般保險業務 General Insurance Lines of Business	非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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				
表3: 補充資訊 Table 3: Supplementary Information														
本財政年度中的已發行保費 Claims paid in current financial year														
已發行保費毛額 Gross claim paid	44,213	199,975	-	13,434	35,682	1,555,695	92,094	340,912	-	-	21	2,282,026	17,728,180	
已發行保費淨額 Net claim paid	40,684	194,915	-	3,435	30,398	1,140,621	91,800	337,399	-	-	21	1,839,271	14,254,932	
本財政年度中已結清保費的變動 Changes in case outstanding provision in current financial year														
已結清保費中未結清保費的結轉毛額 Gross case outstanding provision of	21,659	1,627,008	-	58,527	110,579	2,966,185	497,676	654,199	-	-	44,114	5,979,946	20,172,156	
已結清保費中未結清保費的淨結轉毛額 Gross case outstanding provision of	22,674	1,350,989	-	31,552	122,650	3,247,533	420,485	552,296	-	-	6,015	5,754,194	18,140,041	
已結清保費中未結清保費的結轉淨額 Net case outstanding provision of	20,142	1,583,116	-	36,419	92,806	2,222,277	468,116	630,724	-	-	44,114	5,097,714	16,254,133	
已結清保費中未結清保費的承前淨額 Net case outstanding provision of	22,209	1,319,190	-	17,394	99,956	2,371,142	406,189	538,898	-	-	6,015	4,780,993	15,062,705	
本財政年度中已結清保費的變動 Changes in IBNR provision in current financial year														
已結清保費中未結清保費的結轉毛額 Gross IBNR provision of	60,139	1,224,660	2,113	31,814	166,737	2,580,636	606,037	1,473,584	25,118	-	88,741	6,259,579	26,467,357	
已結清保費中未結清保費的承前毛額 Gross IBNR provision of	79,887	949,378	2,111	19,951	83,681	2,083,498	451,916	1,340,701	17,950	-	75,762	5,104,833	23,832,231	
已結清保費中未結清保費的結轉淨額 Net IBNR provision of	37,468	1,150,713	2,113	26,572	138,199	2,047,485	548,930	1,377,002	25,118	-	87,515	5,441,117	22,320,772	
已結清保費中未結清保費的承前淨額 Net IBNR provision of	59,310	911,527	2,111	13,569	70,781	1,641,826	424,136	1,315,282	17,950	-	75,323	4,531,813	20,181,510	



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度在岸協約再保險業務承保業績
Underwriting Results of Onshore Reinsurance Treaty Business in Underwriting Year Basis

(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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與再保費 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及再保費 - 承辦轉分保業務 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	1,260,628	179,334	-	48,462	71,400	995,611	134,559	51,439	23,554	-	36,239	2,801,226
再保費相關的佣金毛額 (-) Gross commission, relating to business written (-)	(134,629)	(22,529)	-	(11,138)	(18,763)	(320,021)	(26,802)	(23,654)	(6,595)	-	(22,876)	(587,007)
財政年度轉分出的保費和轉分再保費的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費和轉分再保費的佣金 (-) Premium written, retroceded to retrocessionaires (-)	(133,557)	(128,003)	-	(28,908)	(8,948)	(358,528)	(38,140)	(17,533)	(7,404)	-	(16,224)	(737,246)
再保費相關的再保費佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	43,118	51,417	-	6,853	2,618	93,755	17,247	6,974	2,858	-	9,424	234,265
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2: 本年度年終人批發變動的影響 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,112,854	187,676	-	47,195	66,334	914,583	71,916	52,000	24,852	-	27,976	2,505,385
與本保單年度相關的再保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(132,338)	(51,088)	-	(10,446)	(15,404)	(281,885)	(17,156)	(16,550)	(9,504)	-	(9,516)	(543,888)
與本保單年度相關的再保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(870,649)	(134,699)	-	(25,512)	(29,422)	(1,502,368)	(56,569)	(42,336)	(4,228)	-	(10,581)	(2,676,363)
與本保單年度相關的轉分出的再保費毛額 Retroceded business result, relating to current underwriting year	12,572	12,572	-	673,865	1,341	673,865	2,080	(788)	(4,063)	-	(764)	660,314
與本保單年度轉分出的業務相關的再保費毛額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(127,997)	(139,770)	-	(28,399)	(6,813)	(302,182)	(1,395)	(18,403)	(10,329)	-	(10,848)	(646,138)
與本保單年度轉分出的業務相關的再保費毛額 (-) Ultimate reinsurance commission income relating to current underwriting year on retroceded business (-)	44,144	51,486	-	6,981	2,244	91,127	1,397	7,988	5,369	-	5,305	216,041
與本保單年度轉分出的業務相關的再保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	66,775	100,857	-	14,567	5,911	884,920	2,079	9,627	897	-	4,779	1,090,411
本財政年度中的已支付開支 Expenses incurred in current financial year	(52,163)	(20,810)	-	(4,175)	(3,176)	(63,392)	(5,801)	(3,927)	9,636	0	(3,080)	(146,887)
所有保單年度中最高負債中未分配的未獲賠款之變動 (-) Changes in net ultimate premium relating to prior underwriting years (-)	9,143	(1,987)	-	168	(155)	219	440	(1,029)	(0)	-	412	6,772
管理開支 (-) Management expenses (-)	(59,227)	(18,658)	-	(4,034)	(3,266)	(60,391)	(6,363)	(3,380)	(4,867)	-	(3,435)	(163,622)
本年度在過往保單年度中未獲賠款之未獲賠款之變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(2,079)	(165)	-	14	(78)	(2,782)	123	482	14,504	0	(57)	9,962
已獲賠款但未列於合約的利潤的變動 (+) Changes in implied profit for bound but not accepted contracts (+)	4,214	(2,736)	-	923	290	(3,912)	2,093	2,019	987	-	1,249	5,128
本財政年度中與本年度相關的淨未獲賠款最佳估計總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	44,840	(9,085)	-	1,134	19,963	(263,108)	(3,437)	(9,582)	17,680	0	5,283	(196,311)
本財政年度中與過往保單年度相關的淨未獲賠款最佳估計總額 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	161,143	(15,071)	-	347	7,101	151,983	56,035	1,471	4,558	-	2,150	369,716
本財政年度中與過往保單年度相關的淨未獲賠款最佳估計總額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(18,957)	31,555	-	(1,146)	(1,533)	(49,292)	(9,532)	(8,796)	(1,060)	-	(1,504)	(60,264)
本財政年度中與過往保單年度相關的再保費毛額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(122,788)	(32,890)	-	(2,115)	3,380	(62,510)	8,564	4,648	(4,824)	-	15,187	(193,348)
本財政年度中與過往保單年度相關的再保費毛額的變動 (+) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (+)	19,398	(16,406)	-	(2,914)	8,949	40,182	55,067	(2,677)	(1,326)	-	15,832	116,104
本財政年度中與過往保單年度相關的再保費毛額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(10,894)	2,119	0	1,341	755	(20,678)	5,638	(254)	(241)	-	3,964	(18,250)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	53,344	(23,372)	0	(439)	29,667	(243,604)	57,268	(12,513)	16,114	0	25,079	(98,457)

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	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3: 補充資訊 Table 3: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	624,861	83,994	-	27,924	45,562	441,368	84,087	20,660	3,275	-	6,327	1,338,058
已支付申索淨額 Net claim paid	567,479	72,708	-	24,398	42,225	374,120	84,087	18,186	3,050	-	5,796	1,192,049
本財政年度中已結清申索淨額的變動 Changes in case outstanding provision in current financial year												
已結清申索淨額的結轉毛額 Gross case outstanding provision of	560,699	221,031	-	45,145	53,957	1,444,461	253,373	89,140	867	-	10,094	2,678,766
已結清申索淨額的淨額毛額 Gross case outstanding provision of	326,317	148,654	-	38,129	56,357	667,748	269,094	75,336	32	-	11,139	1,592,805
已結清申索淨額的結轉淨額 Net case outstanding provision of	447,515	197,713	-	36,735	51,886	663,332	252,783	86,524	846	-	9,480	1,746,813
已結清申索淨額的承前淨額 Net case outstanding provision of	217,905	132,288	-	37,558	51,688	523,084	269,093	74,118	32	-	11,010	1,316,776
本財政年度中已結清申索淨額的變動 Changes in IBNR provision in current financial year												
已結清申索淨額的結轉毛額 Gross IBNR provision of	331,848	167,984	(0)	34,030	27,523	845,480	195,761	89,028	202,152	-	(33,839)	1,859,967
已結清申索淨額的淨額毛額 Gross IBNR provision of	227,784	169,542	(0)	27,461	34,639	422,278	257,800	85,126	202,461	-	28,895	1,455,985
已結清申索淨額的結轉淨額 Net IBNR provision of	284,121	120,642	(0)	24,064	24,125	589,349	195,096	74,344	201,868	-	(38,454)	1,475,155
已結清申索淨額的承前淨額 Net IBNR provision of	177,233	162,204	(0)	26,014	29,717	334,709	257,698	76,457	202,414	-	27,000	1,293,447



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度在岸的再保險業務承辦業績
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	非比例保額的再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與佣金 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未扣除轉分出的業務 Financial Year Premium Written and Commission, Gross of Retrocession													
保費 (+) Gross Premium Written (+)	19,717	112,511	-	7,264	9,838	96,503	337,913	(26,099)	-	-	(754)	556,893	3,358,119
商業轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(1,661)	(7,494)	-	(634)	(841)	(7,678)	(19,508)	(2,092)	-	-	(50)	(39,958)	(626,965)
財政年度轉分出的保費及再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	(9,258)	(69,751)	-	(5,016)	(4,767)	(33,011)	(123,059)	26,615	-	-	(954)	(219,202)	(956,448)
再保險佣金, 轉分給再保險公司 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	2,282	16,934	-	1,322	932	7,602	33,148	(9,661)	-	-	301	52,861	287,126
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)													

一般保險業務 General Insurance Lines of Business	非比例保額的再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度的入賬變動 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	16,433	105,633	-	4,424	12,831	86,827	233,646	54,078	-	-	1,859	515,730	3,021,115
與本承保年度相關的收購保費毛額 (-) Gross ultimate acquisition expenses relating to current underwriting year (-)	(1,313)	(7,094)	-	(351)	(1,140)	(7,427)	(16,473)	(4,641)	-	-	(136)	(38,576)	(582,464)
與本承保年度相關的最終中保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,856)	(71,371)	-	(676)	(4,926)	(193,752)	(107,910)	(111,896)	-	-	(1,012)	(494,399)	(3,170,762)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(5,296)	(5,531)	-	(1,919)	(3,520)	88,410	(4,270)	24,021	-	-	(228)	91,667	751,980
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(7,565)	(63,202)	-	(2,958)	(5,881)	(26,538)	(45,020)	(35,759)	-	-	(929)	(187,852)	(833,990)
與本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 (+)	1,279	9,326	-	586	769	4,483	7,195	3,969	-	-	194	27,800	243,841
與本承保年度轉分出的業務相關的再保險佣金 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	990	48,345	-	454	1,593	110,465	33,554	55,811	-	-	506	251,719	1,342,130
本財政年度中的已釐清開支 Expenses incurred in current financial year	(1,113)	(9,271)	87	(301)	(21,014)	(17,163)	(20,666)	5,143	1	-	(842)	(65,139)	(212,026)
所有承保年度的中保開支中未決的開支的變動 (-) Changes in ultimate acquisition expenses incurred, relating to all underwriting years (-)	213	(1,233)	28	6	(36)	228	(1,545)	4,389	(0)	-	(8)	2,042	8,814
管理開支 (-) Management expenses (-)	(1,342)	(8,144)	59	(311)	(20,979)	(17,584)	(18,933)	679	-	-	(858)	(67,413)	(231,034)
本年度前結存保費於未來期間的未開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	16	106	-	4	2	193	(189)	74	1	-	23	231	10,193
已釐定但未認列的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	81	(2,112)	-	455	206	(169)	608	(3,184)	0	-	0	(4,115)	1,014
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	5,936	10,254	87	1,631	(17,562)	(43,275)	84,934	(36,479)	1	-	(360)	5,168	(191,143)
本財政年度中與過往保費年相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	4,150	10,419	(856)	531	806	12,992	114,499	(53,783)	-	-	(2,616)	86,141	455,857
本財政年度中與過往保費年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 (-)	(847)	(1,956)	43	(159)	(46)	(1,761)	(6,808)	801	-	-	194	(10,539)	(70,803)
本財政年度中與過往保費年相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	10,176	11,215	1,107	528	1,035	2,436	(31,289)	51,667	1	-	319	47,215	(146,133)
本財政年度中與過往保費年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 (+)	13,478	19,678	294	901	1,795	13,667	76,422	(1,316)	1	-	(2,103)	122,817	238,921
本財政年度中與過往保費年相關的保險負債的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	492	2,247	-	135	(3,157)	(10,163)	(36,432)	4,064	1	-	7	(42,807)	(61,057)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	19,906	32,179	380	2,667	(18,924)	(39,771)	124,924	(33,731)	3	-	(2,456)	85,177	(13,279)

一般保險業務 General Insurance Lines of Business	非比例保額的再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已釐清開支 Claims paid in current financial year													
已釐清保費毛額 Gross claim paid	1,180	33,800	-	189	478	33,420	66,599	23,474	-	-	-	159,140	1,497,197
已釐清保費淨額 Net claim paid	1,180	33,011	-	189	478	24,546	66,391	22,374	-	-	-	148,169	1,340,218
本財政年度中已結清保費的變動 Changes in case outstanding provision in current financial year													
已結清保費中未結清保費的結轉毛額 Gross case outstanding provision of	6,300	250,203	-	3,423	5,645	78,899	382,605	75,766	-	-	9	802,849	3,481,615
已結清保費中未結清保費的淨結轉毛額 Gross case outstanding provision of	4,933	206,088	-	3,816	4,068	298,932	312,939	37,992	-	-	9	868,777	2,461,582
已結清保費中未結清保費的結轉淨額 Net case outstanding provision of	5,826	222,247	-	3,412	5,492	64,507	354,569	68,466	-	-	9	724,528	2,471,341
已結清保費中未結清保費的承前淨額 Net case outstanding provision of	4,917	190,481	-	3,809	3,909	278,648	300,039	32,502	-	-	9	814,313	2,131,089
本財政年度中已結清保費的變動 Changes in IBNR provision in current financial year													
已結清保費中未結清保費的結轉毛額 Gross IBNR provision of	13,724	183,840	-	1,957	19,552	247,279	499,565	145,299	24	-	2,000	1,113,239	2,973,206
已結清保費中未結清保費的承前毛額 Gross IBNR provision of	19,627	92,404	1,107	1,508	5,225	96,689	275,816	62,483	16	-	909	555,784	2,011,769
已結清保費中未結清保費的結轉淨額 Net IBNR provision of	13,005	122,135	-	916	18,035	131,422	447,496	93,008	24	-	1,015	827,056	2,302,211
已結清保費中未結清保費的承前淨額 Net IBNR provision of	19,544	64,996	1,107	1,501	4,611	78,554	249,444	52,937	16	-	470	473,180	1,766,627



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度離岸再保協約再保業務承保業績
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	比例再保業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1: 已承保及轉分出的業務的銷售與再保 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 承辦再保業務 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	9,423,752	2,897,751	22,049	499,030	509,929	9,442,216	237,701	3,448,304	21,050	-	2,276,847	28,778,629
再保轉分出的保費 (-) Gross commission, relating to business written (-)	(2,988,935)	(915,464)	(4,005)	(121,002)	(150,494)	(2,710,009)	(84,588)	(1,180,790)	(19,362)	-	(615,952)	(8,790,600)
財政年度轉分出的保費和轉分出的再保業務 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費 (-) Premium written, retroceded to reinsurers (-)	(2,194,019)	(164,581)	(671)	(114,187)	(215,375)	(2,180,523)	(6,940)	(539,976)	-	-	(591,536)	(6,007,807)
再保轉分出的保費和轉分出的再保業務 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	555,744	67,187	63	15,199	32,231	662,280	1,382	159,260	-	-	240,849	1,734,195
該年度在港承保的保單數目 (單位:數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務 General Insurance Lines of Business	比例再保業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2: 本年度對入駐費變動的影響 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	7,420,699	2,103,310	18,162	392,559	468,225	8,387,432	212,952	2,704,750	91	91	1,900,340	23,608,612
與本保單年度相關的再保保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(2,610,693)	(497,971)	(3,407)	(117,586)	(104,573)	(2,196,773)	(72,349)	(904,460)	(36)	(36)	(441,268)	(6,949,152)
與本保單年度相關的淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (+)	(4,516,308)	(1,589,826)	(12,278)	(251,883)	(234,387)	(6,581,409)	(137,060)	(1,654,581)	(14)	(14)	(1,184,448)	(16,162,208)
與本保單年度相關的再保保費毛額 (-) Retroceded business result, relating to current underwriting year (-)	(263,197)	24,826	683	735	(29,271)	(163,124)	6,197	(78,080)	(549)	(549)	37,278	(465,050)
與本保單年度轉分出的業務相關的最終保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(2,111,039)	(172,546)	(909)	(39,711)	(65,720)	(2,587,877)	(7,022)	(416,470)	(648)	(648)	(541,050)	(5,943,640)
與本保單年度轉分出的業務相關的再保保費毛額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	525,003	60,604	100	14,415	14,657	632,607	1,618	148,510	-	-	227,915	1,625,428
與本保單年度轉分出的業務相關的再保保費毛額 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	1,322,839	136,767	1,492	26,032	21,793	1,792,146	11,601	189,881	99	99	350,414	3,853,163
本財政年度中的已支付開支 Expenses incurred in current financial year	(374,056)	(151,600)	(869)	(25,190)	(11,149)	(461,485)	(9,853)	(202,121)	(971)	0	(279,537)	(1,516,831)
所有保單年度中尚未支付的開支的變動 (+) Changes in I&AE in claims liabilities for all underwriting years (+)	(5,655)	(1,491)	190	(5,655)	(1,034)	849	50	(21,658)	18	-	4,088	(40,590)
管理開支 (-) Management expenses (-)	(341,785)	(136,805)	(1,149)	(20,052)	(12,026)	(417,730)	(9,424)	(169,457)	(1,001)	-	(290,807)	(1,400,237)
本年度在港承保的未來開支的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(26,616)	(13,304)	90	(4,104)	28	(27,808)	(480)	(11,005)	12	0	7,182	(76,004)
已保費中未支付的合約的利潤的變動 (+) Changes in implied profit for bound but not inception contracts (+)	34,761	(110,013)	(0)	(1,703)	6,634	18,515	(637)	(32,500)	-	-	(18,535)	(103,479)
本財政年度中與本保單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	(308,794)	(221,274)	2,292	(3,068)	95,478	(996,844)	(750)	(166,992)	(1,479)	(508)	13,831	(1,588,108)
本財政年度中與過往保單年度相關的淨保費毛額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,730,097	777,170	4,311	1,730,097	49,215	6,176	1,087,551	11,196	21,607	557	303,837	4,707,876
本財政年度中與過往保單年度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 (-)	(448,023)	(348,751)	(922)	(14,650)	5,702	(347,875)	(3,137)	(260,529)	(19,326)	36	(147,521)	(1,584,995)
本財政年度中與過往保單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 (+)	(1,511,007)	(349,327)	2,658	(6,036)	13,313	(307,232)	(12,309)	(745,061)	3,488	(85)	97,682	(2,813,918)
本財政年度中與過往保單年度相關的淨保費毛額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(133,075)	14,352	1,321	(6,316)	1,662	(93,284)	(2,582)	6,014	1,295	-	19,905	(190,707)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(670,801)	(127,830)	9,660	19,146	122,331	(657,683)	(7,582)	(450,410)	5,584	0	287,733	(1,469,852)

一般保險業務 General Insurance Lines of Business	比例再保業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	全線損失 - 按揭 Pecuniary Loss - Mortgage		全線損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表3: 補充資訊 Table 3: Supplementary Information												
本財政年度中已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claim paid	5,023,661	1,936,903	26,656	175,790	325,139	4,279,996	65,973	1,559,159	1,830	-	712,990	14,108,097
已支付申索淨額 Net claim paid	3,293,424	1,900,086	23,625	161,964	299,732	3,413,895	65,720	1,479,699	1,830	-	583,637	11,223,612
本財政年度中已結清申索淨額的變動 Changes in case outstanding provision in current financial year												
已結清申索淨額的結轉毛額 Gross case outstanding provision of	574,356	947,663	26,544	272,190	428,955	6,513,559	102,406	1,777,750	6,856	-	863,166	11,513,444
已結清申索淨額的淨額毛額 Gross case outstanding provision of	595,264	938,892	31,956	259,220	371,980	6,244,806	92,816	1,506,259	9,950	-	741,900	10,793,043
已結清申索淨額的結轉淨額 Net case outstanding provision of	530,240	917,068	24,476	242,608	410,604	5,048,377	102,373	1,650,953	4,462	-	478,444	9,409,605
已結清申索淨額的承前淨額 Net case outstanding provision of	539,343	917,198	20,428	232,284	350,774	5,024,898	92,352	1,373,768	7,084	-	406,809	8,964,936
本財政年度中已結清申索淨額的變動 Changes in IBNR provision in current financial year												
已結清申索淨額的結轉毛額 Gross IBNR provision of	4,473,397	1,333,523	22,420	313,145	261,938	4,692,968	133,583	5,307,252	28,415	-	1,781,169	18,347,811
已結清申索淨額的淨額毛額 Gross IBNR provision of	3,582,463	1,405,153	33,281	253,607	371,278	4,679,701	85,180	5,046,187	30,661	-	1,783,903	17,271,413
已結清申索淨額的結轉淨額 Net IBNR provision of	3,637,435	1,264,062	20,296	283,701	185,787	3,470,695	132,816	5,064,770	28,415	-	1,316,522	15,404,500
已結清申索淨額的承前淨額 Net IBNR provision of	2,594,539	1,352,342	31,171	247,499	323,822	3,623,315	85,422	4,852,894	30,661	-	1,214,585	14,356,250



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
承保年度離岸再保險業務承保業績
Underwriting Results of Offshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	非比例再保險業務 - 總覽 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及轉分出的業務的銷售與佣金 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未扣除轉分出的業務 Financial Year Premium Written and Commission, Gross of Retrocession													
保費 (+) Gross Premium Written (+)	124,368	812,693	1,214	34,920	98,439	3,387,966	85,112	689,445	29,129	-	67,452	5,330,737	34,109,367
商業轉分出的保費毛額 (-) Gross commission, relating to business written (-)	(4,388)	(95,600)	(40)	(2,908)	(10,084)	(322,030)	(8,046)	(108,095)	(9,080)	-	(6,416)	(566,688)	(9,357,288)
財政年度轉分出的保費及再保險佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保險公司的保費 (-) Premium written, retroceded to reinsurers (-)	(18,624)	(9,670)	-	(15,297)	(9,961)	(1,427,263)	(842)	(11,080)	-	-	-	(1,492,736)	(7,500,542)
再保險轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	2,006	3,615	-	3,463	1,514	134,404	74	3,316	-	-	-	148,392	1,882,588
該年度在港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務 General Insurance Lines of Business	非比例再保險業務 - 總覽 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2: 本年度的入賬調整的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	113,036	817,830	1,214	28,297	105,819	3,401,678	85,721	587,094	31,670	-	48,541	5,220,900	28,829,512
與本承保年度相關的再保險保費毛額 (-) Gross ultimate acquisition expenses, relating to current underwriting year (-)	(3,950)	(97,381)	(40)	(2,388)	(10,695)	(337,045)	(8,290)	(100,681)	(4,614)	-	(5,165)	(570,250)	(7,519,402)
與本承保年度相關的再保險保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(60,384)	(656,910)	(701)	(27,699)	(43,447)	(1,601,318)	(45,223)	(354,946)	(7,092)	-	(17,949)	(2,815,669)	(18,977,877)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(4,938)	(7,818)	-	5,645	(4,590)	(489,948)	4,508	36,833	-	-	521	(459,787)	(924,837)
與本承保年度轉分出的業務相關的再保險保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(7,843)	(14,889)	-	(11,519)	(11,419)	(944,753)	(875)	(6,110)	-	-	-	(997,408)	(6,941,049)
與本承保年度轉分出的業務相關的再保險保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	1,221	270	-	2,312	1,258	94,745	-	1,122	-	-	-	100,928	1,726,356
與本承保年度轉分出的業務相關的再保險保費 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	1,684	6,801	-	14,852	5,571	360,059	5,383	41,821	-	-	521	436,693	4,289,856
本財政年度中的已發行開支 Expenses incurred in current financial year	(4,123)	(42,790)	(158)	(2,109)	(4,091)	(179,176)	(3,568)	(44,857)	(1,414)	-	(3,367)	(285,653)	(1,802,483)
所有承保年度的開支費用中未分配的開支的變動 (-) Changes in unallocated expenses in all underwriting years (-)	(66)	(1,269)	(28)	(368)	(563)	(4,486)	(205)	(720)	(29)	-	(131)	(7,864)	(48,454)
管理開支 (-) Management expenses (-)	(4,072)	(38,824)	(130)	(1,691)	(3,567)	(172,815)	(3,361)	(44,541)	(1,385)	-	(3,183)	(273,570)	(1,673,806)
本年度和過往承保年度的未開支部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	15	(2,697)	-	(50)	39	(1,875)	(2)	404	-	-	(53)	(4,219)	(80,223)
已確定但未分配的利潤的變動 (+) Change in implicit profit for board but not accepted contracts (+)	1,166	1,310	-	185	495	(25,930)	(120)	(7,660)	(2,555)	-	(17,855)	(50,965)	(154,444)
本財政年度中與本年承保相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	40,807	14,241	315	1,931	43,491	768,259	33,028	115,783	15,994	-	4,726	1,038,576	(549,531)
與本承保年度相關的再保險保費毛額 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	13,501	5,975	893	937	22,255	221,964	11,796	104,692	(2,541)	-	19,258	448,730	5,156,606
與本承保年度相關的再保險保費毛額 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(1,096)	159	(47)	(271)	(3,090)	(27,800)	(1,204)	(8,234)	(4,466)	-	(1,286)	(47,335)	(1,632,330)
與本承保年度相關的再保險保費毛額 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(19,727)	(143,487)	(622)	(12,886)	(25,237)	(219,183)	(8,211)	(252,608)	(28)	-	(34,298)	(716,286)	(3,530,204)
本財政年度中與過往承保年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(7,322)	(137,353)	224	(12,219)	(6,073)	24,981	2,381	(156,150)	(7,035)	-	(16,326)	(314,891)	(5,929)
本財政年度中保險負債的即時估計變化的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2,818)	(5,727)	-	(2,474)	(9,073)	(78,383)	4,656	(1,360)	(518)	-	(3,353)	(99,049)	(289,756)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	30,668	(128,838)	539	(12,762)	28,345	714,857	40,066	(41,727)	8,442	-	(14,953)	624,636	(845,216)

一般保險業務 General Insurance Lines of Business	非比例再保險業務 - 總覽 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3: 補充資訊 Table 3: Supplementary Information													
本財政年度中的已發行保單 Claims paid in current financial year													
已發行保單毛額 Gross claim paid	43,033	166,175	-	13,246	35,204	1,522,274	25,495	317,438	-	-	21	2,122,887	16,230,983
已發行保單淨額 Net claim paid	39,504	161,904	-	3,246	29,919	1,116,075	25,409	315,025	-	-	21	1,691,102	12,914,714
本財政年度中已結清保單的變動 Changes in case outstanding provision in current financial year													
已結清保單的結轉毛額 Gross case outstanding provision off	15,359	1,376,805	-	55,104	104,934	2,887,286	115,071	578,433	-	-	44,105	5,177,097	16,690,541
已結清保單的淨結轉毛額 Gross case outstanding provision b/f	17,741	1,144,901	-	27,737	118,581	2,948,601	107,546	514,304	-	-	6,006	4,885,417	15,678,459
已結清保單的結轉淨額 Net case outstanding provision off	14,316	1,360,868	-	33,007	87,314	2,157,770	113,547	562,258	-	-	44,105	4,373,186	13,782,791
已結清保單的淨結轉淨額 Net case outstanding provision b/f	17,292	1,128,710	-	13,585	96,048	2,092,494	106,150	506,395	-	-	6,006	3,966,679	12,931,616
本財政年度中已結清保單的變動 Changes in IBNR provision in current financial year													
已結清保單的結轉毛額 Gross IBNR provision off	46,415	1,040,820	2,113	29,857	147,185	2,333,357	106,472	1,328,285	25,094	-	86,741	5,146,340	23,494,151
已結清保單的淨結轉毛額 Gross IBNR provision b/f	60,261	856,973	1,004	18,443	78,456	1,986,809	176,100	1,278,218	17,934	-	74,853	4,549,049	21,820,462
已結清保單的結轉淨額 Net IBNR provision off	24,463	1,028,578	2,113	25,657	120,163	1,916,064	101,434	1,283,994	25,094	-	86,501	4,614,061	20,018,561
已結清保單的淨結轉淨額 Net IBNR provision b/f	39,766	846,531	1,004	12,068	66,170	1,563,272	174,693	1,262,344	17,934	-	74,853	4,058,634	18,414,884