



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四年
Year 2024
直接及分入再保險業務申索和保費負債
Claim and Premium Liability of Direct & Reinsurance Inward Business

(單位:百萬元)
(HK\$m)

一般保險業務 General Insurance Lines of Business	已發行申索負債總額 Total Claims Liabilities			未決申索負債毛額的組成部分 Components of Gross Outstanding Claims Liabilities					已結未決申索負債淨額的組成部分 Components of Net Outstanding Claims Liabilities				
	未決申索負債毛額 Gross Outstanding Claims Liabilities	再保應回淨收的估計值 Estimate of Reinsurance Recoverables	未決申索負債淨額 Net Outstanding Claims Liabilities	已結未決申索 Case Outstanding	已結數但未報賠申索 IBNR	未分配的理賠開支 ULAE	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	已結未決申索 Case Outstanding	已結數但未報賠申索 IBNR	未分配的理賠開支 ULAE	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
直接保險 Direct Insurance													
直接業務 - 在岸 Direct - Onshore													
意外及健康 Accident & Health	3,311	679	2,632	863	2,233	88	178	(51)	712	1,692	88	178	(38)
汽車 Motor Vehicle	8,481	1,653	6,828	5,733	2,531	234	471	(488)	4,687	1,824	234	471	(388)
航空 Aviation	12	3	9	9	3	0	1	(1)	8	1	0	1	(1)
船舶 Ships	951	361	590	567	347	31	60	(53)	344	186	31	60	(31)
貨運 Goods in Transit	1,015	621	394	630	360	20	36	(30)	197	156	20	36	(14)
財產損壞 Property Damage	4,557	2,931	1,626	3,305	1,290	113	122	(233)	1,039	432	113	122	(80)
僱員補償 Employee Compensation (EC)	14,743	3,411	11,332	6,353	7,950	541	899	(1,001)	4,835	5,798	541	899	(741)
僱員補償 - 建造業 Construction EC	5,908	2,086	3,822	2,247	3,522	162	369	(391)	1,390	2,153	162	369	(251)
僱員補償 - 非建造業 Non-Construction EC	8,835	1,325	7,510	4,106	4,429	380	530	(610)	3,445	3,645	380	530	(490)
一般法律責任 General Liability	9,140	4,559	4,581	3,279	5,802	306	447	(693)	1,591	2,569	306	447	(332)
公眾責任 Public Liability	2,817	1,132	1,685	1,707	1,082	92	141	(205)	910	668	92	141	(125)
其他法律責任 Other Liability	6,324	3,428	2,896	1,572	4,720	214	305	(488)	681	1,902	214	305	(206)
金錢損失 Pecuniary Loss	833	460	373	273	465	42	83	(31)	102	154	42	83	(9)
標準按揭 Standard Mortgage	110	10	100	37	30	0	42	(0)	33	25	0	42	(0)
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	724	451	273	236	435	42	41	(31)	69	129	42	41	(9)
直接業務 - 離岸 Direct - Offshore													
意外及健康 Accident & Health	216	14	202	106	100	4	9	(2)	101	90	4	9	(2)
汽車 Motor Vehicle	99	36	63	52	42	3	6	(4)	33	23	3	6	(2)
航空 Aviation	41	34	7	6	36	0	0	(1)	6	1	0	0	(9)
船舶 Ships	690	313	377	522	168	23	22	(45)	266	90	23	22	(24)
貨運 Goods in Transit	13	10	4	9	5	0	0	(1)	2	1	0	0	(0)
財產損壞 Property Damage	360	275	85	229	136	7	6	(19)	56	19	7	6	(4)
僱員補償 Employee Compensation (EC)	81	11	71	43	30	4	8	(3)	39	23	4	8	(3)
僱員補償 - 建造業 Construction EC	8	0	8	4	4	0	1	(1)	4	4	0	1	(1)
僱員補償 - 非建造業 Non-Construction EC	73	11	63	39	27	4	7	(3)	36	19	4	7	(2)
一般法律責任 General Liability	592	336	256	228	369	9	26	(39)	88	148	9	26	(15)
公眾責任 Public Liability	38	24	14	6	33	1	1	(3)	2	11	1	1	(1)
其他法律責任 Other Liability	554	312	241	222	335	8	25	(36)	86	137	8	25	(14)
金錢損失 Pecuniary Loss	138	91	47	127	14	2	1	(5)	44	3	2	1	(2)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	138	91	47	127	14	2	1	(5)	44	3	2	1	(2)



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(單位:百萬元)
(HK\$m)

一般保險業務 General Insurance Lines of Business	已償付申索負債總額 Total Claims Liabilities			未決申索負債毛額的組成部分 Components of Gross Outstanding Claims Liabilities						已概未決申索負債淨額的組成部分 Components of Net Outstanding Claims Liabilities				
	未決申索負債毛額 Gross Outstanding Claims Liabilities	再保攤回應收的估計值 Estimate of Reinsurance Recoverables	未決申索負債淨額 Net Outstanding Claims Liabilities	已概未決申索 Case Outstanding	已賠數但未報賠申索 IBNR	未分配的理賠開支 ULAE	風險估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	已概未決申索 Case Outstanding	已賠數但未報賠申索 IBNR	未分配的理賠開支 ULAE	風險估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	
分入再保險業務 Reinsurance Inward														
比例臨時再保險 - 在岸 Proportional Facultative - Onshore														
意外及健康 Accident & Health	859	480	379	138	703	7	33	(23)	137	209	7	33	(7)	
汽車 Motor Vehicle	188	29	158	98	84	5	12	(12)	75	76	5	12	(10)	
船舶、航空及運輸 Marine, Aviation, and Transport	984	620	365	562	409	24	30	(39)	183	144	24	30	(15)	
航空 Aviation	21	16	5	11	11	0	1	(1)	1	3	0	1	(1)	
船舶 Ships	164	75	89	88	73	4	6	(9)	48	35	4	6	(5)	
貨運 Goods in Transit	800	529	271	463	325	19	23	(29)	133	106	19	23	(10)	
財產損壞 Property Damage	2,507	1,538	968	1,737	781	48	87	(147)	580	320	48	87	(67)	
僱員補償 Employee Compensation (EC)	191	32	159	101	79	8	15	(12)	77	69	8	15	(10)	
一般法律責任 General Liability	1,645	1,106	539	1,438	290	21	57	(162)	266	228	21	57	(34)	
金錢損失 Pecuniary Loss	213	100	112	83	127	4	8	(10)	36	69	4	8	(5)	
標準按揭 Standard Mortgage	69	24	45	3	64	1	3	(3)	2	40	1	3	(2)	
逆按揭 Reverse Mortgage	1	0	1	-	1	0	0	(0)	-	1	0	0	(0)	
信貸及其他 Credit & Others	142	76	66	80	62	3	5	(7)	34	27	3	5	(3)	
比例臨時再保險 - 離岸 Proportional Facultative - Offshore														
意外及健康 Accident & Health	425	40	385	24	376	5	25	(5)	17	342	5	25	(5)	
汽車 Motor Vehicle	125	35	90	25	94	3	6	(3)	17	66	3	6	(3)	
船舶、航空及運輸 Marine, Aviation, and Transport	1,000	525	474	558	425	19	44	(47)	221	211	19	44	(21)	
航空 Aviation	42	26	15	6	34	1	2	(1)	6	7	1	2	(0)	
船舶 Ships	551	264	287	289	260	8	25	(31)	125	144	8	25	(15)	
貨運 Goods in Transit	407	235	172	263	132	11	17	(15)	90	60	11	17	(6)	
財產損壞 Property Damage	8,816	6,326	2,490	5,431	3,612	72	186	(486)	1,430	926	72	186	(125)	
僱員補償 Employee Compensation (EC)	22	4	18	14	7	1	2	(1)	10	6	1	2	(1)	
一般法律責任 General Liability	1,767	926	841	827	947	44	96	(146)	327	441	44	96	(66)	
金錢損失 Pecuniary Loss	604	266	338	299	269	13	43	(20)	140	153	13	43	(11)	
標準按揭 Standard Mortgage	1	(0)	1	0	0	0	0	(0)	0	1	0	0	(0)	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	603	266	337	299	268	13	43	(19)	140	152	13	43	(10)	



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	未決申索負債毛額 Gross Outstanding Claims Liabilities	再保應回應收的估計值 Estimate of Reinsurance Recoverables	未決申索負債淨額 Net Outstanding Claims Liabilities	已結未決申索 Case Outstanding	已結數但未報賠申索 IBNR	未分配的理賠開支 ULAE	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	已結未決申索 Case Outstanding	已結數但未報賠申索 IBNR	未分配的理賠開支 ULAE	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	
非比例臨時再保險 - 在岸 Non-Proportional Facultative - Onshore														
意外及健康 Accident & Health	1	0	1	-	1	0	0	(0)	-	1	0	0	(0)	
汽車 Motor Vehicle	10	0	10	9	1	0	1	(1)	8	1	0	1	(1)	
船舶、航空及運輸 Marine, Aviation, and Transport	3	2	1	2	1	0	0	(0)	1	0	0	0	(0)	
財產損壞 Property Damage	52	5	48	36	14	1	4	(3)	35	11	1	4	(2)	
僱員補償 Employee Compensation (EC)	9	0	9	1	9	0	2	(3)	1	8	0	2	(2)	
一般法律責任 General Liability	93	20	72	8	83	2	15	(15)	7	61	2	15	(12)	
金錢損失 Pecuniary Loss	0	0	0	-	0	0	0	(0)	-	0	0	0	(0)	
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	0	0	0	-	0	0	0	(0)	-	0	0	0	(0)	
非比例臨時再保險 - 離岸 Non-Proportional Facultative - Offshore														
意外及健康 Accident & Health	1	0	1	0	1	0	0	(0)	0	0	0	0	(0)	
汽車 Motor Vehicle	0	0	0	-	0	0	0	(0)	-	0	0	0	(0)	
船舶、航空及運輸 Marine, Aviation, and Transport	188	60	128	151	27	7	13	(9)	95	18	7	13	(5)	
財產損壞 Property Damage	619	248	371	545	76	5	35	(43)	310	50	5	35	(30)	
僱員補償 Employee Compensation (EC)	0	-	0	-	0	0	0	(0)	-	0	0	0	(0)	
一般法律責任 General Liability	703	218	485	319	380	13	55	(66)	216	246	13	56	(47)	
金錢損失 Pecuniary Loss	17	5	12	1	15	0	1	(1)	0	10	0	1	(0)	
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	17	5	12	1	15	0	1	(1)	0	10	0	1	(0)	
比例臨時再保險 - 在岸 Proportional Treaty - Onshore														
意外及健康 Accident & Health	517	123	394	324	213	12	45	(77)	215	163	12	45	(41)	
汽車 Motor Vehicle	317	22	295	149	170	5	15	(21)	132	162	5	15	(19)	
船舶、航空及運輸 Marine, Aviation, and Transport	158	11	147	94	61	1	10	(8)	89	54	1	10	(8)	
航空 Aviation	-	-	-	-	(0)	(0)	-	0	-	(0)	(0)	-	0	
船舶 Ships	67	2	65	38	26	1	5	(3)	37	25	1	5	(3)	
貨運 Goods in Transit	91	9	81	56	34	1	5	(5)	52	29	1	5	(5)	
財產損壞 Property Damage	1,068	214	854	646	406	9	57	(49)	506	319	9	57	(37)	
僱員補償 Employee Compensation (EC)	506	(0)	506	239	248	7	35	(23)	239	248	7	35	(23)	
一般法律責任 General Liability	168	10	158	73	85	9	14	(13)	72	76	9	14	(13)	
金錢損失 Pecuniary Loss	232	2	230	11	231	1	4	(14)	11	229	1	4	(14)	
標準按揭 Standard Mortgage	191	0	190	0	202	0	0	(12)	0	202	0	0	(12)	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	42	2	40	11	29	1	3	(2)	11	27	1	3	(2)	



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	未決申索負債毛額 Gross Outstanding Claims Liabilities	再保攤回應收的估計值 Estimate of Reinsurance Recoverables	未決申索負債淨額 Net Outstanding Claims Liabilities	已報未決申索 Case Outstanding	已屆數但未報額申索 IBNR	未分配的理賠開支 ULAE	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	已報未決申索 Case Outstanding	已屆數但未報額申索 IBNR	未分配的理賠開支 ULAE	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	
比例協約再保額 - 離岸 Proportional Treaty - Offshore														
意外及健康 Accident & Health	4,368	1,016	3,351	595	3,579	34	248	(88)	539	2,591	34	248	(80)	
汽車 Motor Vehicle	2,178	64	2,114	912	1,347	9	83	(173)	890	1,295	9	83	(183)	
船舶、航空及運輸 Marine, Aviation, and Transport	1,307	108	1,199	641	641	8	76	(60)	581	586	8	76	(52)	
航空 Aviation	66	12	53	32	33	0	4	(4)	20	31	0	4	(3)	
船舶 Ships	499	29	470	244	244	3	29	(21)	217	238	3	29	(18)	
貨運 Goods in Transit	742	66	676	365	364	5	43	(34)	344	316	5	43	(32)	
財產損壞 Property Damage	10,833	2,154	8,679	6,138	4,611	95	534	(546)	4,918	3,556	95	534	(424)	
僱員補償 Employee Compensation (EC)	178	0	178	93	85	1	9	(9)	92	85	1	9	(9)	
一般法律責任 General Liability	6,381	305	6,077	1,503	5,041	39	390	(591)	1,370	4,848	39	390	(570)	
金錢損失 Pecuniary Loss	2,730	880	1,850	751	1,814	11	253	(100)	414	1,245	11	253	(73)	
標準按揭 Standard Mortgage	43	3	40	10	31	0	5	(3)	7	31	0	5	(3)	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	2,687	877	1,809	742	1,784	11	248	(98)	406	1,214	11	248	(71)	
非比例協約再保額 - 在岸 Non-Proportional Treaty - Onshore														
意外及健康 Accident & Health	29	0	29	9	18	1	2	(1)	9	18	1	2	(1)	
汽車 Motor Vehicle	390	39	350	240	160	5	19	(35)	225	133	5	19	(31)	
船舶、航空及運輸 Marine, Aviation, and Transport	15	1	14	7	7	0	1	(1)	7	7	0	1	(1)	
財產損壞 Property Damage	144	36	108	87	51	2	11	(7)	67	32	2	11	(5)	
僱員補償 Employee Compensation (EC)	658	35	623	301	332	6	69	(51)	289	306	6	69	(46)	
一般法律責任 General Liability	212	14	199	84	130	5	15	(21)	78	121	5	15	(20)	
金錢損失 Pecuniary Loss	1	0	1	0	1	0	0	(0)	0	0	0	0	(0)	
標準按揭 Standard Mortgage	0	-	0	-	0	0	0	(0)	-	0	0	0	(0)	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	1	0	1	0	1	0	0	(0)	0	0	0	0	(0)	
非比例協約再保額 - 離岸 Non-Proportional Treaty - Offshore														
意外及健康 Accident & Health	75	21	54	13	60	0	3	(2)	13	40	0	3	(2)	
汽車 Motor Vehicle	1,722	24	1,698	1,100	787	6	102	(272)	1,084	776	6	102	(269)	
船舶、航空及運輸 Marine, Aviation, and Transport	230	35	195	124	91	1	25	(11)	101	78	1	25	(9)	
財產損壞 Property Damage	5,286	1,229	4,057	3,064	2,021	30	377	(205)	2,207	1,586	30	377	(155)	
僱員補償 Employee Compensation (EC)	233	3	230	99	117	1	30	(14)	97	115	1	30	(14)	
一般法律責任 General Liability	1,656	22	1,634	466	1,210	7	130	(157)	458	1,194	7	130	(155)	
金錢損失 Pecuniary Loss	109	-	109	6	93	0	15	(5)	6	93	0	15	(5)	
標準按揭 Standard Mortgage	20	-	20	-	18	0	3	(1)	-	18	0	3	(1)	
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	
信貸及其他 Credit & Others	89	-	89	6	75	0	12	(4)	6	75	0	12	(4)	
總額 Total	108,014	34,750	73,264	52,506	54,259	2,036	5,720	(6,508)	33,048	36,846	2,036	5,720	(4,387)	



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	保費負債毛額 Gross Premium Liabilities (URR)	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	保費負債淨額 Net Premium Liabilities (URR)
直接保險 Direct Insurance			
直接業務 - 在岸 Direct - Onshore			
意外及健康 Accident & Health	5,353	577	4,776
汽車 Motor Vehicle	1,705	256	1,449
航空 Aviation	0	0	0
船舶 Ships	135	44	92
貨運 Goods in Transit	92	17	74
財產損壞 Property Damage	1,278	547	731
僱員補償 Employee Compensation (EC)	3,191	431	2,760
僱員補償 - 建造業 Construction EC	1,874	332	1,542
僱員補償 - 非建造業 Non-Construction EC	1,318	99	1,218
一般法律責任 General Liability	1,245	484	762
公眾責任 Public Liability	381	92	289
其他法律責任 Other Liability	864	392	473
金錢損失 Pecuniary Loss	3,677	533	3,144
標準按揭 Standard Mortgage	350	8	342
逆按揭 Reverse Mortgage	3,072	448	2,624
信貸及其他 Credit & Others	255	76	178
直接業務 - 離岸 Direct - Offshore			
意外及健康 Accident & Health	213	103	110
汽車 Motor Vehicle	33	6	27
航空 Aviation	1	1	0
船舶 Ships	67	20	47
貨運 Goods in Transit	1	1	0
財產損壞 Property Damage	214	105	108
僱員補償 Employee Compensation (EC)	53	2	50
僱員補償 - 建造業 Construction EC	3	(0)	3
僱員補償 - 非建造業 Non-Construction EC	49	2	47
一般法律責任 General Liability	242	104	138
公眾責任 Public Liability	12	7	5
其他法律責任 Other Liability	230	97	133
金錢損失 Pecuniary Loss	43	18	25
標準按揭 Standard Mortgage	-	-	-
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	43	18	25



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(港幣百萬元)
(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債總額 Total Premium Liabilities		
	保費負債毛額 Gross Premium Liabilities (URR)	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	保費負債淨額 Net Premium Liabilities (URR)
分入再保險業務 Reinsurance Inward			
比例臨時再保險 - 在岸 Proportional Facultative - Onshore			
意外及健康 Accident & Health	156	1	155
汽車 Motor Vehicle	11	0	11
船舶、航空及運輸 Marine, Aviation, and Transport	120	81	40
航空 Aviation	0	0	0
船舶 Ships	7	1	5
貨運 Goods in Transit	113	80	34
財產損壞 Property Damage	348	144	204
僱員補償 Employee Compensation (EC)	29	0	29
一般法律責任 General Liability	129	37	92
金錢損失 Pecuniary Loss	164	33	131
標準按揭 Standard Mortgage	140	28	112
逆按揭 Reverse Mortgage	15	2	12
信貸及其他 Credit & Others	10	3	7
比例臨時再保險 - 離岸 Proportional Facultative - Offshore			
意外及健康 Accident & Health	174	31	143
汽車 Motor Vehicle	20	17	2
船舶、航空及運輸 Marine, Aviation, and Transport	52	22	30
航空 Aviation	1	1	0
船舶 Ships	44	18	27
貨運 Goods in Transit	7	3	4
財產損壞 Property Damage	1,844	1,008	836
僱員補償 Employee Compensation (EC)	10	(0)	10
一般法律責任 General Liability	254	109	146
金錢損失 Pecuniary Loss	86	20	66
標準按揭 Standard Mortgage	0	0	0
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	86	20	66



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一般保險業務線 General Insurance Lines of Business	保費負債總額 Total Premium Liabilities		
	保費負債毛額 Gross Premium Liabilities (URR)	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	保費負債淨額 Net Premium Liabilities (URR)
非比例臨時再保險 - 在岸 Non-Proportional Facultative - Onshore			
意外及健康 Accident & Health	0	0	0
汽車 Motor Vehicle	-	-	-
船舶、航空及運輸 Marine, Aviation, and Transport	2	1	1
財產損壞 Property Damage	12	3	9
僱員補償 Employee Compensation (EC)	0	0	0
一般法律責任 General Liability	20	6	14
金錢損失 Pecuniary Loss	0	0	0
標準按揭 Standard Mortgage	-	-	-
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	0	0	0
非比例臨時再保險 - 離岸 Non-Proportional Facultative - Offshore			
意外及健康 Accident & Health	0	0	0
汽車 Motor Vehicle	-	-	-
船舶、航空及運輸 Marine, Aviation, and Transport	10	2	8
財產損壞 Property Damage	295	63	232
僱員補償 Employee Compensation (EC)	-	-	-
一般法律責任 General Liability	92	30	62
金錢損失 Pecuniary Loss	58	5	52
標準按揭 Standard Mortgage	-	-	-
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	58	5	52



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一般保險業務線 General Insurance Lines of Business	保費負債總額 Total Premium Liabilities		
	保費負債毛額 Gross Premium Liabilities (URR)	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	保費負債淨額 Net Premium Liabilities (URR)
比例溢約再保險 - 在岸 Proportional Treaty - Onshore			
意外及健康 Accident & Health	97	10	87
汽車 Motor Vehicle	32	(13)	45
船舶、航空及運輸 Marine, Aviation, and Transport	29	(2)	30
航空 Aviation	-	-	-
船舶 Ships	13	1	11
貨運 Goods in Transit	16	(3)	19
財產損壞 Property Damage	145	7	138
僱員補償 Employee Compensation (EC)	18	(0)	18
一般法律責任 General Liability	7	(3)	9
金錢損失 Pecuniary Loss	134	1	132
標準按揭 Standard Mortgage	133	1	132
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	1	0	1
比例溢約再保險 - 離岸 Proportional Treaty - Offshore			
意外及健康 Accident & Health	1,457	131	1,326
汽車 Motor Vehicle	706	(33)	739
船舶、航空及運輸 Marine, Aviation, and Transport	235	5	230
航空 Aviation	7	0	7
船舶 Ships	67	5	62
貨運 Goods in Transit	161	(1)	162
財產損壞 Property Damage	1,823	328	1,598
僱員補償 Employee Compensation (EC)	16	0	16
一般法律責任 General Liability	699	22	677
金錢損失 Pecuniary Loss	722	122	601
標準按揭 Standard Mortgage	2	-	2
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	720	122	598



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一般保險業務線 General Insurance Lines of Business	保費負債總額 Total Premium Liabilities		
	保費負債毛額 Gross Premium Liabilities (URR)	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	保費負債淨額 Net Premium Liabilities (URR)
非比例附約再保險 - 在岸 Non-Proportional Treaty - Onshore			
意外及健康 Accident & Health	(3)	(2)	(1)
汽車 Motor Vehicle	(21)	(15)	(7)
船舶、航空及運輸 Marine, Aviation, and Transport	(2)	(2)	(1)
財產損壞 Property Damage	(4)	(5)	1
僱員補償 Employee Compensation (EC)	(10)	(7)	(3)
一般法律責任 General Liability	(14)	(11)	(2)
金錢損失 Pecuniary Loss	0	(0)	0
標準按揭 Standard Mortgage	0	-	0
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	0	(0)	0
非比例附約再保險 - 離岸 Non-Proportional Treaty - Offshore			
意外及健康 Accident & Health	32	4	26
汽車 Motor Vehicle	147	(8)	155
船舶、航空及運輸 Marine, Aviation, and Transport	3	(5)	7
財產損壞 Property Damage	(3)	(113)	109
僱員補償 Employee Compensation (EC)	2	(0)	3
一般法律責任 General Liability	76	(4)	82
金錢損失 Pecuniary Loss	(34)	(2)	(33)
標準按揭 Standard Mortgage	(3)	-	(3)
逆按揭 Reverse Mortgage	-	-	-
信貸及其他 Credit & Others	(32)	(2)	(30)
總額 Total	27,817	5,264	22,553



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一般保險業務線 General Insurance Lines of Business	保費負債 - 已確認保費 Premium Liabilities - Premium Recognized			此範圍內的未滿期保費(毛額) Unearned Premium within this scope (Gross) [Gross of Acq. Costs]	遞延業務開支 (毛額) Deferred Acquisition Costs (Gross)	未過期風險儲備金毛額的組成部分 Component for gross Unexpired Risk Reserve				此範圍內的未到期保費(淨額) Unearned Premium within this scope (Net) [Gross of Acq. Costs]	保單結算開支 (淨額) Deferred Acquisition Costs (Net, ie Gross - R)	未過期風險儲備金淨額的組成部分 Component for net Unexpired Risk Reserve			
	毛保費負債 Gross Premium Liabilities	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	淨額保費負債 Net Premium Liabilities			預期申索費用 Expected Claim Costs	其他開支 Other expenses	溢餘估計邊際 MOCE (Risk Margin)	貼現影響 Effect of Discounting			預期申索費用 Expected Claim Costs	其他開支 Other expenses	溢餘估計邊際 MOCE (Risk Margin)	貼現影響 Effect of Discounting
直接保險 Direct Insurance															
直接業務 - 在岸 Direct - Onshore															
意外及健康 Accident & Health	5,368	601	4,767	6,441	586	4,768	460	225	(85)	5,535	499	4,149	467	225	(75)
汽車 Motor Vehicle	1,715	262	1,453	2,480	443	1,588	161	104	(138)	1,944	285	1,209	248	104	(107)
航空 Aviation	0	0	0	0	-	0	0	0	(0)	0	(0)	0	0	0	(0)
船舶 Ships	136	45	91	193	26	123	14	9	(10)	110	8	67	21	9	(5)
貨運 Goods in Transit	92	17	75	154	13	75	13	9	(5)	106	11	49	20	9	(3)
財產損壞 Property Damage	1,281	548	733	2,601	465	1,152	153	69	(92)	1,203	205	430	268	69	(34)
僱員補償 Employee Compensation (EC)	3,193	432	2,761	3,964	463	2,982	297	270	(356)	3,150	384	2,349	421	270	(280)
僱員補償 - 建造業 Construction EC	1,874	332	1,542	1,931	120	1,812	118	169	(225)	1,423	111	1,362	180	169	(169)
僱員補償 - 非建造業 Non-Construction EC	1,319	100	1,219	2,034	343	1,170	179	101	(131)	1,727	273	988	241	101	(111)
一般法律責任 General Liability	1,253	487	766	2,412	283	1,145	161	90	(143)	1,362	151	561	190	90	(76)
公眾責任 Public Liability	381	92	289	832	132	342	56	29	(46)	562	90	216	73	29	(29)
其他法律責任 Other Liability	872	395	477	1,580	151	803	105	61	(97)	800	61	345	117	61	(46)
金錢損失 Pecuniary Loss	605	85	520	6,756	33	281	227	144	(48)	5,824	(18)	189	229	144	(42)
標準按揭 Standard Mortgage	350	8	342	5,820	6	69	206	111	(36)	5,190	(2)	60	206	111	(35)
逆按揭 Reverse Mortgage	-	-	-	639	-	-	-	-	-	460	-	-	-	-	-
信貸及其他 Credit & Others	255	76	178	297	27	212	22	33	(12)	175	(16)	129	23	33	(7)
直接業務 - 離岸 Direct - Offshore															
意外及健康 Accident & Health	168	104	64	493	21	157	12	6	(6)	343	1	56	3	6	(1)
汽車 Motor Vehicle	33	6	27	49	8	31	2	3	(3)	38	6	23	3	3	(2)
航空 Aviation	1	1	0	2	0	1	0	0	(0)	0	0	0	0	0	(0)
船舶 Ships	68	23	45	88	7	63	7	3	(5)	47	1	36	9	3	(3)
貨運 Goods in Transit	1	1	0	2	0	1	0	0	(0)	0	(0)	0	0	0	(0)
財產損壞 Property Damage	214	105	109	472	120	204	16	12	(17)	207	67	74	32	12	(8)
僱員補償 Employee Compensation (EC)	53	2	50	91	17	46	5	6	(4)	85	16	43	5	6	(4)
僱員補償 - 建造業 Construction EC	3	(0)	3	8	2	3	0	0	(0)	8	2	3	0	0	(0)
僱員補償 - 非建造業 Non-Construction EC	49	2	47	83	15	43	5	5	(4)	78	14	40	5	5	(3)
一般法律責任 General Liability	258	111	147	468	65	247	25	20	(33)	221	23	113	30	20	(17)
公眾責任 Public Liability	12	7	5	25	3	12	1	1	(2)	11	1	4	1	1	(1)
其他法律責任 Other Liability	246	105	142	443	62	235	24	19	(32)	210	22	109	29	19	(16)
金錢損失 Pecuniary Loss	43	18	25	150	12	37	5	4	(3)	74	6	14	8	4	(1)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	43	18	25	150	12	37	5	4	(3)	74	6	14	8	4	(1)



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	毛保費負債 Gross Premium Liabilities	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	淨額保費負債 Net Premium Liabilities			預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting			預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
分入再保險業務 Reinsurance Inward															
比例臨時再保險 - 在岸 Proportional Facultative - Onshore															
意外及健康 Accident & Health	156	1	155	157	10	137	5	14	(1)	155	9	136	5	14	(1)
汽車 Motor Vehicle	11	0	11	16	7	10	1	1	(1)	16	7	9	1	1	(1)
船舶、航空及運輸 Marine, Aviation, and Transport	121	81	40	184	7	116	11	4	(10)	46	(8)	26	12	4	(2)
航空 Aviation	0	0	0	0	0	0	0	0	(0)	0	0	0	0	0	(0)
船舶 Ships	7	1	6	10	1	6	1	0	(0)	6	0	4	1	0	(0)
貨運 Goods in Transit	113	80	34	173	6	109	10	4	(10)	39	(8)	22	10	4	(2)
財產損壞 Property Damage	364	149	216	657	100	360	21	20	(37)	298	45	171	45	20	(20)
僱員補償 Employee Compensation (EC)	29	0	29	39	8	25	3	4	(3)	36	7	23	5	4	(3)
一般法律責任 General Liability	131	37	93	277	45	123	11	9	(13)	155	24	78	14	9	(8)
金錢損失 Pecuniary Loss	165	34	131	593	211	150	18	12	(14)	432	149	112	18	12	(11)
標準按揭 Standard Mortgage	140	28	112	488	166	129	14	9	(13)	353	113	98	15	9	(10)
逆按揭 Reverse Mortgage	15	2	12	83	46	13	1	2	(1)	67	37	11	1	2	(1)
信貸及其他 Credit & Others	10	4	7	22	(0)	8	2	1	(1)	12	(1)	4	3	1	(0)
比例臨時再保險 - 離岸 Proportional Facultative - Offshore															
意外及健康 Accident & Health	175	31	143	177	13	160	3	13	(1)	143	13	128	3	13	(1)
汽車 Motor Vehicle	20	17	2	21	7	19	1	0	(1)	1	0	1	1	0	(0)
船舶、航空及運輸 Marine, Aviation, and Transport	55	24	31	98	12	52	4	3	(5)	45	4	25	5	3	(2)
航空 Aviation	1	1	0	6	1	1	0	0	(0)	0	0	0	0	0	(0)
船舶 Ships	45	18	27	75	9	44	3	2	(4)	39	4	23	4	2	(2)
貨運 Goods in Transit	9	5	4	17	2	7	1	1	(1)	5	(1)	2	1	1	(0)
財產損壞 Property Damage	1,890	1,025	865	3,284	326	1,832	137	91	(170)	1,219	(8)	623	211	91	(60)
僱員補償 Employee Compensation (EC)	10	(0)	10	12	1	8	1	2	(1)	11	1	7	2	2	(1)
一般法律責任 General Liability	267	112	155	522	67	248	30	22	(33)	245	39	108	42	22	(17)
金錢損失 Pecuniary Loss	87	21	66	138	28	70	10	12	(5)	92	14	47	10	12	(3)
標準按揭 Standard Mortgage	0	0	0	1	0	0	0	0	(0)	1	0	0	0	0	(0)
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	87	21	66	137	28	70	10	12	(5)	92	14	47	10	12	(3)



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	毛保費負債 Gross Premium Liabilities	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	淨額保費負債 Net Premium Liabilities			預期申索費用 Expected Claim Costs	其他開支 Other expenses	溢餘估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting			預期申索費用 Expected Claim Costs	其他開支 Other expenses	溢餘估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
非比例臨時再保險 - 在岸 Non-Proportional Facultative - Onshore															
意外及健康 Accident & Health	0	0	0	0	0	0	0	0	0	(0)	0	0	0	0	0
汽車 Motor Vehicle	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-
船舶、航空及運輸 Marine, Aviation, and Transport	2	1	1	2	(0)	1	0	0	(0)	1	0	0	0	0	(0)
財產損壞 Property Damage	12	3	9	14	0	8	2	4	(1)	8	0	4	1	4	(1)
僱員補償 Employee Compensation (EC)	0	0	0	0	-	0	0	0	(0)	0	-	0	0	0	(0)
一般法律責任 General Liability	20	6	14	29	1	16	3	4	(3)	17	2	10	2	4	(2)
金錢損失 Pecuniary Loss	0	0	0	0	0	0	0	-	(0)	0	(0)	0	0	-	(0)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	0	0	0	0	0	0	0	-	(0)	0	(0)	0	0	-	(0)
非比例臨時再保險 - 離岸 Non-Proportional Facultative - Offshore															
意外及健康 Accident & Health	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
汽車 Motor Vehicle	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-
船舶、航空及運輸 Marine, Aviation, and Transport	10	2	8	12	1	9	1	1	(1)	10	1	7	1	1	(1)
財產損壞 Property Damage	297	63	234	516	46	193	34	84	(13)	392	36	127	31	84	(9)
僱員補償 Employee Compensation (EC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
一般法律責任 General Liability	92	30	62	136	15	81	10	12	(11)	81	12	51	7	12	(8)
金錢損失 Pecuniary Loss	58	5	52	359	55	39	13	8	(2)	265	42	36	10	8	(2)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	58	5	52	359	55	39	13	8	(2)	265	42	36	10	8	(2)



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(港幣百萬元)
(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債 - 已確認保費 Premium Liabilities - Premium Recognized			此範圍內的未滿期保費(毛額) Unearned Premium within this scope (Gross) [Gross of Acq. Costs]	遞延 acquired 成本 (毛額) Deferred Acquisition Costs (Gross)	未過期風險儲備金毛額的組成部分 Component for gross Unexpired Risk Reserve				此範圍內的未到期保費(淨額) Unearned Premium within this scope (Net) [Gross of Acq. Costs]	保單 acquired 成本 (淨額) Deferred Acquisition Costs (Net, ie Gross - R)	未過期風險儲備金淨額的組成部分 Component for net Unexpired Risk Reserve			
	毛保費負債 Gross Premium Liabilities	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	淨保費負債 Net Premium Liabilities			預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting			預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
比例協的再保險 - 在岸 Proportional Treaty - Onshore															
意外及健康 Accident & Health	106	15	91	114	12	92	5	12	(4)	92	9	76	5	12	(4)
汽車 Motor Vehicle	57	5	51	78	14	55	2	4	(4)	68	14	48	2	4	(3)
船舶、航空及運輸 Marine, Aviation, and Transport	38	4	34	48	10	37	2	3	(3)	41	9	32	2	3	(2)
航空 Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶 Ships	14	2	12	17	4	13	0	1	(1)	14	3	11	0	1	(1)
貨運 Goods in Transit	24	2	22	31	7	24	1	1	(2)	27	6	21	2	1	(2)
財產損壞 Property Damage	169	16	154	323	81	163	6	11	(11)	265	66	137	15	11	(9)
僱員補償 Employee Compensation (EC)	21	(0)	21	22	1	19	1	2	(1)	22	1	19	1	2	(1)
一般法律責任 General Liability	16	2	14	26	8	15	1	1	(2)	22	7	13	1	1	(1)
金錢損失 Pecuniary Loss	140	2	138	421	131	106	40	7	(13)	397	120	103	40	7	(12)
標準按揭 Standard Mortgage	133	1	132	402	125	99	40	6	(12)	382	115	98	40	6	(12)
逆按揭 Reverse Mortgage	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-
信貸及其他 Credit & Others	7	1	6	18	6	7	0	1	(1)	15	5	5	0	1	(0)
比例協的再保險 - 離岸 Proportional Treaty - Offshore															
意外及健康 Accident & Health	1,574	145	1,429	2,139	490	1,472	32	102	(32)	1,896	400	1,327	30	102	(30)
汽車 Motor Vehicle	904	(10)	934	1,438	396	972	23	41	(113)	1,427	393	962	45	41	(114)
船舶、航空及運輸 Marine, Aviation, and Transport	248	7	241	346	105	237	8	16	(14)	331	103	227	11	16	(14)
航空 Aviation	7	0	7	9	2	6	0	1	(0)	8	2	6	0	1	(0)
船舶 Ships	66	6	60	86	20	64	1	4	(3)	77	19	58	1	4	(3)
貨運 Goods in Transit	175	1	174	250	82	167	7	12	(10)	247	81	163	10	12	(10)
財產損壞 Property Damage	2,079	379	1,700	3,273	842	2,033	71	121	(147)	2,335	585	1,405	278	121	(104)
僱員補償 Employee Compensation (EC)	23	0	23	37	12	23	0	1	(2)	37	12	23	0	1	(2)
一般法律責任 General Liability	877	29	848	1,580	527	909	20	59	(111)	1,558	523	876	22	59	(108)
金錢損失 Pecuniary Loss	778	125	653	678	152	681	27	99	(29)	628	147	554	25	99	(24)
標準按揭 Standard Mortgage	2	-	2	7	2	2	0	0	(0)	7	2	2	0	0	(0)
逆按揭 Reverse Mortgage	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-
信貸及其他 Credit & Others	776	125	652	671	150	679	27	99	(29)	621	145	553	24	99	(24)



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(港幣百萬元)
(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債 - 已確認保費 Premium Liabilities - Premium Recognized			此範圍內的未滿期保費(毛額) Unearned Premium within this scope (Gross) [Gross of Acq. Costs]	遞延業務開支 (毛額) Deferred Acquisition Costs (Gross)	未過期風險儲備金毛額的組成部分 Component for gross Unexpired Risk Reserve				此範圍內的未到期保費(淨額) Unearned Premium within this scope (Net) [Gross of Acq. Costs]	保單業務開支 (淨額) Deferred Acquisition Costs (Net, ie Gross - R)	未過期風險儲備金淨額的組成部分 Component for net Unexpired Risk Reserve			
	毛保費負債 Gross Premium Liabilities	分出給再保險公司的保費負債 Reinsurers' Share of Premium Liabilities	淨額保費負債 Net Premium Liabilities			預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting			預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
非比例溢額的再保險 - 在岸 Non-Proportional Treaty - Onshore															
意外及健康 Accident & Health	0	(0)	0	0	0	0	0	0	(0)	0	0	0	0	0	(0)
汽車 Motor Vehicle	1	(0)	1	1	0	1	0	0	(0)	1	0	1	0	0	(0)
船舶、航空及運輸 Marine, Aviation, and Transport	0	(0)	0	1	0	0	0	0	(0)	1	0	0	0	0	(0)
財產損壞 Property Damage	3	(0)	3	5	1	3	0	0	(0)	5	1	2	0	0	(0)
僱員補償 Employee Compensation (EC)	7	0	7	10	1	6	0	1	(1)	9	1	6	0	1	(1)
一般法律責任 General Liability	3	(0)	3	4	0	3	0	0	(0)	4	0	3	0	0	(0)
金錢損失 Pecuniary Loss	0	-	0	3	0	0	0	0	(0)	3	0	0	0	0	(0)
標準按揭 Standard Mortgage	0	-	0	0	0	0	0	0	(0)	0	0	0	0	0	(0)
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	0	-	0	3	0	0	0	0	(0)	3	0	0	0	0	(0)
非比例溢額的再保險 - 離岸 Non-Proportional Treaty - Offshore															
意外及健康 Accident & Health	35	5	30	36	0	33	0	2	(0)	30	0	28	0	2	(0)
汽車 Motor Vehicle	187	(4)	191	317	32	214	2	9	(38)	317	32	214	7	9	(39)
船舶、航空及運輸 Marine, Aviation, and Transport	11	0	11	16	2	10	0	1	(1)	16	1	9	1	1	(1)
財產損壞 Property Damage	302	14	288	467	44	282	11	25	(15)	383	35	232	45	25	(14)
僱員補償 Employee Compensation (EC)	4	0	4	6	1	4	0	1	(0)	6	1	3	0	1	(0)
一般法律責任 General Liability	127	1	126	234	30	135	2	9	(18)	232	30	133	2	9	(18)
金錢損失 Pecuniary Loss	6	0	6	18	2	6	0	1	(0)	18	2	6	0	1	(0)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	6	0	6	18	2	6	0	1	(0)	18	2	6	0	1	(0)
總額 Total	26,189	5,228	20,961	45,694	6,419	24,067	2,129	1,824	(1,831)	34,065	4,525	17,534	2,918	1,824	(1,314)

[illegible]



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(港幣百萬元)
(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債 - 未確認保費 Premium Liabilities - Premium Unrecognized			保費負債毛額的組成部分 Component for Gross Premium Liabilities						保費負債淨額的組成部分 Component for Net Premium Liabilities					
	預期虧損 (毛額) Expected Deficit (Gross) [+ve for deficit, -ve for surplus]	再保險公司的赤字份額 Reinsurers' Share of Deficit [+ve for deficit, -ve for surplus]	預期赤字 Expected Deficit (Net) [+ve for deficit, -ve for surplus]	此範圍內的預期保費 (毛額) Expected Premium within this scope (Gross) [Gross of Acq. Costs]	預期收購開支 (毛額) Expected Acquisition Costs (Gross)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	此範圍內的預期溢額 (淨額) Expected Premium within this scope (Net) [Gross of Acq. Costs]	預期收購開支 (淨額) Expected Acquisition Costs (Net)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
分入再保險業務線 Reinsurance Inward															
比例臨時再保險 - 在岸 Proportional Facultative - Onshore															
意外及健康 Accident & Health	(0)	(0)	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
汽車 Motor Vehicle	(0)	(0)	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
船舶、航空及運輸 Marine, Aviation, and Transport	(0)	(0)	(0)	1	0	0	0	0	(0)	1	0	0	0	0	(0)
航空 Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶 Ships	(0)	(0)	(0)	1	0	0	0	0	(0)	1	0	0	0	0	(0)
貨運 Goods in Transit	(0)	(0)	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
財產損壞 Property Damage	(16)	(4)	(12)	53	11	26	1	2	(3)	37	7	18	1	2	(2)
僱員補償 Employee Compensation (EC)	(0)	(0)	(0)	1	0	0	0	0	(0)	1	0	0	0	0	(0)
一般法律責任 General Liability	(2)	(0)	(1)	5	1	2	0	0	(0)	5	1	2	0	0	(0)
金錢損失 Pecuniary Loss	(1)	(1)	(0)	1	0	0	0	0	(0)	0	0	0	0	0	(0)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(1)	(1)	(0)	1	0	0	0	0	(0)	0	0	0	0	0	(0)
比例臨時再保險 - 離岸 Proportional Facultative - Offshore															
意外及健康 Accident & Health	(1)	(1)	(0)	6	2	3	0	0	(0)	2	0	1	0	0	(0)
汽車 Motor Vehicle	0	0	0	(0)	(0)	(0)	(0)	(0)	0	(0)	(0)	(0)	(0)	(0)	0
船舶、航空及運輸 Marine, Aviation, and Transport	(3)	(2)	(1)	14	3	9	0	0	(1)	6	1	4	0	0	(0)
航空 Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶 Ships	(1)	(1)	(0)	8	1	6	0	0	(1)	4	1	3	0	0	(0)
貨運 Goods in Transit	(2)	(1)	(1)	6	1	2	0	0	(0)	2	1	1	0	0	(0)
財產損壞 Property Damage	(46)	(17)	(29)	133	28	57	2	5	(6)	89	17	39	2	5	(4)
僱員補償 Employee Compensation (EC)	(0)	-	(0)	0	-	-	-	-	-	0	-	-	-	-	-
一般法律責任 General Liability	(13)	(3)	(10)	55	12	34	0	1	(4)	24	5	10	0	1	(1)
金錢損失 Pecuniary Loss	(1)	(1)	(0)	1	0	0	0	0	(0)	0	0	0	0	0	(0)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(1)	(1)	(0)	1	0	0	0	0	(0)	0	0	0	0	0	(0)



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(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債 - 未確認保費 Premium Liabilities - Premium Unrecognized			保費負債毛額的組成部分 Component for Gross Premium Liabilities						保費負債淨額的組成部分 Component for Net Premium Liabilities					
	預期虧損 (毛額) Expected Deficit (Gross) [+ve for deficit, -ve for surplus]	再保險公司的赤字份額 Reinsurers' Share of Deficit [+ve for deficit, -ve for surplus]	預期赤字 Expected Deficit (Net) [+ve for deficit, -ve for surplus]	此範圍內的預期保費 (毛額) Expected Premium within this scope (Gross) [Gross of Acq. Costs]	預期收購開支 (毛額) Expected Acquisition Costs (Gross)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	此範圍內的預期溢額 (淨額) Expected Premium within this scope (Net) [Gross of Acq. Costs]	預期收購開支 (淨額) Expected Acquisition Costs (Net)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
非比例臨時再保險 - 在岸 Non-Proportional Facultative - Onshore															
意外及健康 Accident & Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
汽車 Motor Vehicle	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶、航空及運輸 Marine, Aviation, and Transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
財產損壞 Property Damage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
僱員補償 Employee Compensation (EC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
一般法律責任 General Liability	(0)	0	(0)	0	0	0	0	0	0	(0)	0	0	0	0	(0)
金錢損失 Pecuniary Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
非比例臨時再保險 - 離岸 Non-Proportional Facultative - Offshore															
意外及健康 Accident & Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
汽車 Motor Vehicle	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶、航空及運輸 Marine, Aviation, and Transport	(0)	(1)	0	3	0	2	0	0	(0)	1	(0)	1	0	0	(0)
財產損壞 Property Damage	(2)	(1)	(1)	4	1	1	0	0	(0)	1	(0)	(0)	0	0	(0)
僱員補償 Employee Compensation (EC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
一般法律責任 General Liability	(0)	-	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
金錢損失 Pecuniary Loss	(0)	(0)	(0)	0	0	0	0	-	(0)	0	0	0	0	-	-
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(0)	(0)	(0)	0	0	0	0	-	(0)	0	0	0	0	-	-



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(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債 - 未確認保費 Premium Liabilities - Premium Unrecognized			保費負債毛額的組成部分 Component for Gross Premium Liabilities						保費負債淨額的組成部分 Component for Net Premium Liabilities					
	預期虧損 (毛額) Expected Deficit (Gross) [+ve for deficit, -ve for surplus]	再保險公司的赤字份額 Reinsurers' Share of Deficit [+ve for deficit, -ve for surplus]	預期赤字 Expected Deficit (Net) [+ve for deficit, -ve for surplus]	此範圍內的預期保費 (毛額) Expected Premium within this scope (Gross) [Gross of Acq. Costs]	預期保費開支 (毛額) Expected Acquisition Costs (Gross)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	此範圍內的預期溢額 (淨額) Expected Premium within this scope (Net) [Gross of Acq. Costs]	預期保費開支 (淨額) Expected Acquisition Costs (Net)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
比例溢的再保險 - 在岸 Proportional Treaty - Onshore															
意外及健康 Accident & Health	(9)	(6)	(4)	44	18	16	1	1	(1)	18	7	6	1	1	(0)
汽車 Motor Vehicle	(25)	(19)	(7)	220	57	137	6	4	(8)	56	7	35	6	4	(2)
船舶、航空及運輸 Marine, Aviation, and Transport	(10)	(6)	(4)	52	11	30	1	2	(2)	26	6	15	1	2	(1)
航空 Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶 Ships	(1)	(1)	(0)	30	6	22	1	1	(2)	11	1	8	1	1	(1)
貨物 Goods in Transit	(9)	(5)	(4)	22	5	8	0	1	(0)	16	4	7	0	1	(0)
財產損壞 Property Damage	(25)	(9)	(16)	375	105	240	7	11	(14)	216	53	139	6	11	(8)
僱員補償 Employee Compensation (EC)	(3)	(0)	(3)	44	11	32	0	1	(4)	41	10	30	0	1	(4)
一般法律責任 General Liability	(9)	(5)	(4)	31	10	12	0	1	(1)	17	5	8	0	1	(1)
金錢損失 Pecuniary Loss	(7)	(1)	(5)	22	7	7	0	1	(1)	17	6	5	0	1	(1)
標準按揭 Standard Mortgage	(0)	-	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(6)	(1)	(5)	21	7	7	0	1	(1)	17	5	5	0	1	(1)
比例溢的再保險 - 離岸 Proportional Treaty - Offshore															
意外及健康 Accident & Health	(117)	(14)	(103)	2,893	501	2,177	30	105	(37)	2,707	443	2,062	30	105	(35)
汽車 Motor Vehicle	(217)	(22)	(195)	1,624	397	1,114	16	45	(165)	1,437	340	984	35	45	(162)
船舶、航空及運輸 Marine, Aviation, and Transport	(13)	(3)	(11)	238	53	168	2	10	(8)	194	36	144	2	10	(8)
航空 Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
船舶 Ships	1	(1)	2	110	24	86	1	3	(5)	84	14	73	0	3	(4)
貨物 Goods in Transit	(14)	(2)	(12)	128	29	81	2	6	(3)	110	22	71	2	6	(3)
財產損壞 Property Damage	(156)	(53)	(103)	1,774	463	1,122	29	62	(58)	1,211	253	787	51	62	(45)
僱員補償 Employee Compensation (EC)	(7)	(0)	(7)	67	17	45	0	2	(4)	66	16	44	0	2	(4)
一般法律責任 General Liability	(178)	(7)	(171)	2,362	788	1,503	21	93	(201)	2,298	745	1,464	21	93	(197)
金錢損失 Pecuniary Loss	(56)	(3)	(53)	881	256	521	8	70	(29)	849	245	501	8	70	(28)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(56)	(3)	(53)	881	256	521	8	70	(29)	849	245	501	8	70	(28)



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四年
Year 2024
直接及分入再保險業務申索和保費負債
Claim and Premium Liability of Direct & Reinsurance Inward Business

(港幣百萬元)
(HK\$m)

一般保險業務線 General Insurance Lines of Business	保費負債 - 未確認保費 Premium Liabilities - Premium Unrecognized			保費負債毛額的組成部分 Component for Gross Premium Liabilities						保費負債淨額的組成部分 Component for Net Premium Liabilities					
	預期虧損 (毛額) Expected Deficit (Gross) [+ve for deficit, -ve for surplus]	再保險公司的赤字份額 Reinsurers' Share of Deficit [+ve for deficit, -ve for surplus]	預期赤字 Expected Deficit (Net) [+ve for deficit, -ve for surplus]	此範圍內的預期保費 (毛額) Expected Premium within this scope (Gross) [Gross of Acq. Costs]	預期收購開支 (毛額) Expected Acquisition Costs (Gross)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting	此範圍內的預期溢額 (淨額) Expected Premium within this scope (Net) [Gross of Acq. Costs]	預期收購開支 (淨額) Expected Acquisition Costs (Net)	預期申索費用 Expected Claim Costs	其他開支 Other expenses	現時估計溢額 MOCE (Risk Margin)	貼現影響 Effect of Discounting
非比例溢額再保險 - 在岸 Non-Proportional Treaty - Onshore															
意外及健康 Accident & Health	(3)	(2)	(1)	7	0	4	0	0	(0)	2	(0)	1	0	0	(0)
汽車 Motor Vehicle	(22)	(14)	(8)	61	3	39	1	1	(6)	19	(2)	12	1	1	(2)
船舶、航空及運輸 Marine, Aviation, and Transport	(3)	(2)	(1)	12	1	8	0	0	(0)	5	0	3	0	0	(0)
財產損壞 Property Damage	(7)	(5)	(2)	153	19	123	9	3	(8)	48	5	37	3	3	(2)
僱員補償 Employee Compensation (EC)	(17)	(7)	(10)	73	7	50	1	5	(7)	53	4	37	1	5	(5)
一般法律責任 General Liability	(16)	(11)	(5)	46	2	31	1	1	(5)	12	(1)	8	1	1	(2)
金錢損失 Pecuniary Loss	(0)	(0)	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
標準按揭 Standard Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(0)	(0)	(0)	0	0	0	0	0	(0)	0	0	0	0	0	(0)
非比例溢額再保險 - 離岸 Non-Proportional Treaty - Offshore															
意外及健康 Accident & Health	(3)	(1)	(2)	11	1	7	0	0	(0)	7	0	5	0	0	(0)
汽車 Motor Vehicle	(40)	(4)	(36)	139	14	98	1	4	(17)	132	13	93	3	4	(17)
船舶、航空及運輸 Marine, Aviation, and Transport	(8)	(5)	(3)	29	2	17	1	1	(1)	13	0	8	1	1	(0)
財產損壞 Property Damage	(306)	(127)	(179)	844	71	438	19	24	(14)	534	31	290	21	24	(12)
僱員補償 Employee Compensation (EC)	(1)	(0)	(1)	5	0	3	0	1	(0)	5	0	3	0	1	(0)
一般法律責任 General Liability	(49)	(5)	(44)	242	44	159	2	10	(22)	219	40	143	2	10	(19)
金錢損失 Pecuniary Loss	(40)	(2)	(39)	84	19	21	1	3	(1)	81	19	21	1	3	(1)
標準按揭 Standard Mortgage	(3)	-	(3)	12	6	3	0	0	(0)	12	6	3	0	0	(0)
逆按揭 Reverse Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
信貸及其他 Credit & Others	(38)	(2)	(36)	72	13	19	1	2	(1)	69	12	18	1	2	(1)
總額 Total	1,628	37	1,592	14,686	3,090	10,846	1,033	1,955	(6,611)	12,355	2,466	13,312	1,068	1,955	(4,855)