



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  
按業務線劃分的直接及分入再保險業務經營業績  
Operating Results of Direct & Reinsurance Inward Business By Lines of Business

(港幣百萬元) (HK\$Million)														
一般保險業務 General Insurance Lines of Business	直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business													總計 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損害 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
保費 Premium Written														
毛保費 Gross Premium Written	34,616	9,503	119	1,938	2,605	26,069	7,541	10,565	1,088	218		3,550	97,791	
淨保費 Net Premium Written	27,142	7,980	29	1,093	1,467	14,061	6,168	7,406	956	193		1,946	68,440	
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計合業結果 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(1,264)	(9)	30	(113)	134	1,567	43	582	976	(2,482)		(293)	(847)	
與過往年度相關的淨未貼現最佳估計合業結果 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	522	72	(13)	176	314	649	1,258	429	(197)	1		816	4,027	
未貼現承保業績 - 扣除(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(844)	4	18	17	421	2,289	1,280	700	776	(2,481)		490	2,641	
因本財政年度相關的保險負債淨額的淨貼現影響的變動 Change in net discounting impact of net insurance liabilities in current financial year	14	216	0	16	2	55	30	340	10	0		10	693	
計入貼現變動的承保業績 - 扣除(虧損) Underwriting Results Including discount movement - Profit/(Loss)	(829)	222	18	33	423	2,314	1,310	1,040	786	(2,481)		800	3,335	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year													6,376	
與本財政年度相關的其他收入 Other Income relating to current financial year													1,214	
與本財政年度相關的其他開支 Other Expenses relating to current financial year													(2,281)	
經營業績 - 扣除(虧損) Operating Results - Profit/(Loss)													8,644	

(貨幣單位: 百萬元)  
(HK\$ million)



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直接及分入再保險業務承保業績  
Underwriting Results of Direct & Reinsurance Inward Business

(港幣百萬元)

(HK\$ million)

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	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	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 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				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross Premium Written	22,729	5,426	56	1,156	962	6,095	1,622	5,147	1,843	2,965	844	175	893	49,915
淨保費 Net Premium Written	18,178	4,086	3	610	445	2,510	1,162	4,284	1,246	1,395	751	157	299	35,126
承保業績 Underwriting Results														
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, relating to current year	(559)	19	(11)	(28)	(3)	243	(275)	99	185	308	975	(2,498)	2	(1,542)
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, relating to prior year	214	180	(8)	112	156	385	267	920	292	235	(13)	-	172	2,912
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(345)	162	(19)	38	148	643	(35)	1,008	483	464	961	(2,498)	173	1,126



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														(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	分入再保險業務 Reinsurance Inward Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
保費 Premium Written														
毛保費 Gross Premium Written	11,887	4,077	61	780	1,643	19,974	771	5,756	223	43	2,657	47,872	97,791	
淨保費 Net Premium Written	8,963	3,893	26	483	1,022	11,550	722	4,765	205	36	1,647	33,314	68,440	
承保業績 Underwriting Results														
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, relating to current year	(705)	(28)	41	(84)	136	1,325	219	69	1	16	(295)	694	(847)	
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, relating to prior year	308	(108)	(5)	64	158	265	71	(99)	(184)	1	644	1,114	4,027	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(461)	(156)	36	(21)	273	1,616	387	(227)	(186)	17	317	1,515	2,641	



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Underwriting Results of Onshore Direct & Reinsurance Inward Business

(港幣百萬元)  
(HK\$ million)

一般保險業務線 General Insurance Lines of Business		直接業務 - 在岸 Direct 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 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	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				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
保費 Premium Written																	
毛保費 Gross Premium Written		21,365	5,320	27	640	927	5,533	1,600	5,070	1,794	2,698	844	175	826	46,821		
淨保費 Net Premium Written		16,932	4,007	0	329	442	2,335	1,141	4,215	1,228	1,306	751	157	286	33,129		
承保業績 Underwriting Results																	
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, relating to current year		(512)	(7)	1	(13)	(3)	215	(285)	91	177	293	975	(2,498)	8	(1,556)		
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, relating to prior year		197	183	(0)	70	140	341	265	909	273	229	(13)	-	141	2,737		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		(352)	141	1	23	131	872	(47)	991	437	455	961	(2,498)	149	964		



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Underwriting Results of Onshore Direct & Reinsurance Inward Business

															(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 在岸 Reinsurance Inward Business - Onshore													合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
保費 Premium Written															
毛保費 Gross Premium Written	2,383	397	5	107	650	2,567	571	475	101	43	116	7,414	54,235		
淨保費 Net Premium Written	2,184	324	2	64	199	1,270	523	321	82	36	54	5,059	38,188		
承保業績 Underwriting Results															
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, relating to current year	13	21	26	(9)	26	239	160	47	(20)	16	(18)	499	(1,057)		
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, relating to prior year	(64)	43	3	5	15	274	147	25	(181)	1	(2)	266	3,003		
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(68)	60	29	(3)	44	512	321	47	(201)	17	(19)	740	1,703		



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離岸直接及分入再保險業務承保業績  
Underwriting Results of Offshore Direct & Reinsurance Inward Business

(港幣百萬元)

(HK\$ million)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	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				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written															
毛保費 Gross Premium Written	1,363	106	31	518	35	562	22	78	49	268	-	-	67	3,098	
淨保費 Net Premium Written	1,246	79	3	281	3	175	22	68	18	89	-	-	12	1,997	
承保業績 Underwriting Results															
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, relating to current year	(47)	26	(12)	(16)	1	28	10	8	8	15	-	-	(6)	15	
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, relating to prior year	17	(4)	(7)	42	16	44	2	11	18	7	-	-	31	175	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(31)	21	(19)	16	17	71	12	18	26	9	-	-	24	163	



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Underwriting Results of Offshore Direct & Reinsurance Inward Business

														(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 離岸 Reinsurance Inward Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
保費 Premium Written														
毛保費 Gross Premium Written	9,504	3,680	56	673	993	17,407	201	5,280	123	-	2,541	40,457	43,556	
淨保費 Net Premium Written	6,780	3,570	24	419	823	10,280	199	4,444	123	-	1,593	28,255	30,252	
承保業績 Underwriting Results														
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, relating to current year	(718)	(49)	16	(76)	111	1,086	59	22	21	-	(277)	195	210	
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, relating to prior year	372	(150)	(9)	59	143	(9)	(76)	(124)	(3)	-	647	848	1,024	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(393)	(216)	7	(17)	229	1,103	(15)	(275)	15	-	336	775	938	

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專業再保險公司在岸業務承保業績  
Underwriting Results of Professional Reinsurers' Onshore Business

(港幣百萬元)  
(HK\$million)

一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 在岸 Reinsurance Inward Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written												
毛保費 Gross Premium Written	382	295	(0)	61	93	1,255	506	175	32	8	30	2,838
淨保費 Net Premium Written	326	255	(0)	45	76	944	468	152	32	8	21	2,326
承保業績 Underwriting Results												
與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(11)	42	25	(4)	30	290	166	15	(7)	2	9	557
與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(11)	30	7	(12)	(11)	194	136	21	(197)	(0)	(21)	136
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(28)	72	33	(16)	18	486	317	39	(204)	1	(10)	709



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專業再保險公司離岸業務承保業績

Underwriting Results of Professional Reinsurers' Offshore Business

(港幣百萬元)  
(HK\$million)

一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 離岸 Reinsurance Inward 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		
保費 Premium Written												
毛保費 Gross Premium Written	4,883	2,860	(1)	111	630	8,528	136	3,571	123	-	712	21,555
淨保費 Net Premium Written	2,960	2,811	(1)	89	593	6,526	136	3,548	123	-	712	17,497
承保業績 Underwriting Results												
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, relating to current year	(516)	(12)	19	8	143	1,160	54	35	21	-	64	976
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, relating to prior year	368	(160)	(3)	(7)	79	(566)	(57)	(223)	(3)	-	51	(520)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(185)	(178)	17	2	211	715	1	(277)	15	-	96	416