

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

(資料來源)
(PNC/Yellow)

一般保險業務 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				財產損害 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	船體及機械 Hull & Machinery		本地船隻責任 Local Vessels Liability	結果責任保險 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
附註：以總額及淨額列出的保險合約總額及溢利 Table 1: Sales & Commission Information on Business Written & Ceded															
財務年度溢利及佣金總額 Financial Year Premium Written and Commission, Gross of Reinsurance															
總溢利 (+) Gross Premium Written (+)	13,870	5,639	1,999	1,221	3,242	2,184	58	486	59	544	69	982	838	3,529	1,740
與再保險公司扣減 (-) Gross commission, relating to business written (-)	(1,139)	(710)	(716)	(381)	(789)	(377)	(2)	(89)	(12)	(37)	(13)	(107)	(124)	(725)	(547)
財務年度溢利及佣金總額扣除已再保險的溢利 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
已再保險溢利 (-) Premium written, ceded to reinsurers (-)	(2,883)	(786)	(504)	(378)	(805)	(534)	(55)	(287)	(35)	(215)	(52)	(518)	(599)	(2,338)	(848)
與分立的再保險相關的再保險溢利 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	354	156	237	140	293	101	2	62	8	31	7	35	144	475	180
意外年度溢利及佣金總額 (淨溢利) Number of policies written in Hong Kong during the year (in unit)	24,328	479,815	3,162,893	813,879	766,442	189,461	3,080	8,839	16,164	2,528	883	187,868	46,289	388,987	1,196,291

一般保險業務 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				財產損害 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		船體及機械 Hull & Machinery	本地船隻責任 Local Vessels Liability	結果責任保險 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line
附註：本年溢利及淨溢利扣除折扣及優惠 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度中的溢利總額 (+) Gross earned premium in current financial year (+)	13,424	5,473	1,911	1,210	3,194	2,561	(88)	587	60	541	64	941	773	3,510	1,701
本財政年度中的溢利總額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,158)	(729)	(710)	(302)	(793)	(1,846)	(2)	(100)	(13)	(52)	(43)	(107)	(125)	(722)	(586)
與再保險公司扣減的溢利及佣金 (-) Gross claims, relating to current accident year (-)	(11,587)	(3,737)	(781)	(586)	(1,816)	(1,816)	(18)	(347)	(27)	(340)	(16)	(702)	(387)	(1,338)	(878)
與再保險公司扣減的溢利及佣金總額 Ceded business result, relating to current accident year	(86)	(157)	(92)	(13)	(123)	(33)	(38)	(40)	(5)	(111)	(5)	(1)	(151)	(560)	(115)
本財政年度中溢利及溢利總額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(2,733)	(783)	(487)	(373)	(787)	(516)	(55)	(273)	(35)	(218)	(30)	(310)	(336)	(2,318)	(865)
本財政年度中溢利及溢利總額再獲溢利總額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	360	155	230	142	287	100	2	64	8	36	7	35	138	473	186
與再保險公司扣減的溢利及溢利總額再獲溢利總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	472	236	163	218	378	383	19	189	19	77	27	474	247	884	295
本財政年度中溢利及溢利總額 Expense incurred in current financial year	(1,203)	(736)	(343)	(248)	(423)	(232)	(12)	(43)	(7)	(38)	(8)	(140)	(83)	(386)	(58)
與再保險公司扣減的溢利及溢利總額中溢利及溢利總額再獲溢利總額 (+) Changes in UL&LE in claims liabilities for all accident years (+)	(8)	(2)	(15)	(3)	(12)	(0)	(4)	(1)	(7)	(1)	(0)	(4)	(1)	(0)	(4)
管理開支 (-) Management expenses (-)	(1,189)	(734)	(328)	(243)	(427)	(219)	(12)	(39)	(8)	(21)	(9)	(138)	(82)	(386)	(284)
未獲溢利及溢利總額 (+) Change in unearned profit (+)	(87)	(22)	12	(5)	50	(7)	(5)	(5)	1	2	(8)	5	45	26	(24)
本財政年度中溢利及溢利總額淨溢利及溢利總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(787)	111	(13)	51	131	(111)	(3)	(15)	(38)	5	(7)	3	47	180	35
本財政年度中溢利及溢利總額淨溢利及溢利總額中溢利及溢利總額 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)	72	0	63	0	126	53	(8)	72	13	2	25	156	96	287	2
本財政年度中溢利及溢利總額淨溢利及溢利總額中溢利及溢利總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	72	116	25	0	128	53	(8)	72	13	2	25	156	96	287	2
本財政年度中溢利及溢利總額淨溢利及溢利總額中溢利及溢利總額 (+) Changes in Risk Margin for claims liabilities in current financial year (+)	(23)	1	(9)	(7)	(42)	5	0	(4)	(8)	(42)	0	(8)	9	8	(2)
本財政年度中溢利及溢利總額淨溢利及溢利總額中溢利及溢利總額 Undiscounted Underwriting Results - Profit/Loss	(688)	228	3	48	216	(83)	(18)	38	16	(47)	28	148	152	466	38

一般保險業務 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	財產損害 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		船體及機械 Hull & Machinery	本地船隻責任 Local Vessels Liability	結果責任保險 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
附註：補充資訊 Table 3: Supplementary Information															
本財政年度中的已發行中保額 Claims paid in current financial year															
已發行中保額 Gross claim paid															
	11,441	3,585	637	511	1,519	1,212	10	271	19	325	33	378	272	1,219	542
已發行中保額淨額 Net claim paid															
	9,124	3,137	492	369	1,141	1,011	6	139	5	258	14	125	91	344	284
本財政年度中的未決中保額淨值的變動 Changes in case outstanding provision in current financial year															
已結未決中保額淨值的結轉之總額 Gross case outstanding provision c/d															
	264	233	214	278	2,587	3,217	13	394	38	638	27	638	1,084	2,036	433
已結未決中保額淨值的承前之總額 Gross case outstanding provision b/d															
	217	170	179	271	2,440	2,834	10	469	55	641	32	545	1,189	2,517	478
已結未決中保額淨值的結轉之總額 Net case outstanding provision c/d															
	231	199	185	202	1,940	2,281	14	191	13	391	15	199	327	563	205
已結未決中保額淨值的承前之總額 Net case outstanding provision b/d															
	205	148	151	210	1,859	2,266	8	222	19	399	21	197	380	711	193
本財政年度中的已發行保單中保額淨值的變動 Changes in RMP provision in current financial year															
已發行保單中保額淨值的結轉之總額 Gross RMP provision c/d															
	1,341	471	249	273	1,205	1,426	38	380	37	140	32	364	500	894	180
已發行保單中保額淨值的承前之總額 Gross RMP provision b/d															
	1,289	502	141	216	1,180	1,384	40	287	61	126	59	291	477	735	171
已發行保單中保額淨值的結轉之總額 Net RMP provision c/d															
	1,093	382	203	105	836	1,068	2	146	20	96	17	157	210	207	34
已發行保單中保額淨值的承前之總額 Net RMP provision b/d															
	1,023	416	115	87	791	1,148	4	137	23	80	27	157	184	253	35

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

														(續前頁資料) (in HK dollar million)									
一般保險業務 General Insurance Lines of Business	直接業務 Direct Business						基礎業務 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		倉儲損失、按揭 Pecuniary Loss - Mortgage		倉儲損失、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	專業責任 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others											
附註1：(1) 本表格包含分列業務的總業務承保資料 Table 1: Sales & Commission Information on Business Written & Ceded 財務年度直接保費收入及佣金 - 未減除再保保額 Financial Year Premium Written and Commission, Gross of Reinsurance																							
總保費 (+) Gross Premium Written (+)																							
再保保費 (-) Gross commission, relating to business written (-)																							
財務年度分出的保費扣減及再保保費 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																							
分出的保費 (-) Premium written, ceded to reinsurers (-)																							
再保保費扣減及再保保費 (-) Reinsurance commission, relating to business ceded to reinsurers (-)																							
當年度直接業務承保業績 (單位: 百萬) Number of policies written in Hong Kong during the year (in unit)																							
一般保險業務 General Insurance Lines of Business	直接業務 Direct Business						基礎業務 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		倉儲損失、按揭 Pecuniary Loss - Mortgage		倉儲損失、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	專業責任 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others											
附註2：(2) 本年度的淨人保項減除折扣淨承保保額 Table 2: Total Underwriting Results excluding discount movement for current financial year																							
總保費 (+) Gross earned premium in current financial year (+)																							
再保保費 (-) Gross acquisition expenses incurred in current financial year (-)																							
再保保費扣減及再保保費 (-) Reinsurance commission, relating to business ceded to reinsurers (-)																							
當年度直接業務承保業績 (單位: 百萬) Number of policies written in Hong Kong during the year (in unit)																							

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

(資料來源)
(PRAK yellow)

一般保險業務 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	財產損害 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		船體及機械 Hull & Machinery	本地船隻責任 Local Vessels Liability	結果責任保險 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
附註：以保單及合約附屬的細項列明各項資料 Table 1: Sales & Commission Information on Business Written & Ceded																
財務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																
已保費 (+) Gross Premium Written (+)	13,355	4,959	1,911	1,140	3,155	2,164	27	308	59	209	64	927	806	3,108	1,619	
再保險再保費收入及佣金 (-) Gross commission, relating to business written (-)	(1,103)	(597)	(701)	(288)	(774)	(375)	(0)	(56)	(12)	(24)	(12)	(100)	(123)	(667)	(455)	
財務年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																
已保再保險公司保費 (-) Premium written, ceded to reinsurers (-)	(2,831)	(753)	(485)	(365)	(787)	(526)	(27)	(174)	(34)	(74)	(20)	(485)	(580)	(1,980)	(838)	
再保險公司保費收入及佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	347	145	231	144	289	100	1	41	8	13	7	33	143	401	189	
保單年度直接業務承保業績 (扣除再保險) Number of policies written in Hong Kong during the year (in unit)	23,949	479,426	3,093,347	799,313	699,288	183,287	62	7,838	16,811	1,643	887	187,879	45,438	302,188	1,184,135	

一般保險業務 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				其他 Others	貨運 Goods in Transit	財產損害 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		船體及機械 Hull & Machinery	本地船隻責任 Local Vessels Liability	結果責任保險 Protection & Indemnity	商業 - 工程 Commercial - Engineering			商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
附註：本年減去對人賠現值的淨承保收益 Table 2: Total Underwriting Results excluding discount movement for current financial year																
本財政年度中已賺取溢利總額 (+)	12,911	4,888	1,828	1,131	3,138	2,145	28	307	59	206	59	906	791	3,880	1,574	
本財政年度中已賺取溢利總額 (-)	(1,121)	(617)	(665)	(200)	(775)	(383)	(0)	(60)	(13)	(26)	(12)	(99)	(123)	(663)	(470)	
本財政年度中已賺取溢利總額 (+/-)	(1,150)	(3,191)	(1,786)	(549)	(1,778)	(211)	(27)	(137)	(27)	(100)	(42)	(882)	(380)	(1,180)	(574)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Ceded business result, relating to current accident year	(77)	(162)	(85)	(9)	(122)	(26)	(24)	(28)	(9)	(48)	5	11	(138)	(780)	(106)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Premium earned in current financial year on business ceded to reinsurers (-)	(2,680)	(751)	(470)	(359)	(768)	(510)	(28)	(173)	(35)	(76)	(28)	(478)	(515)	(1,953)	(595)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	343	144	224	138	283	99	2	41	8	13	7	33	137	399	194	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Ultimate claims relating to current accident year on business ceded to reinsurers (+)	2,569	445	161	213	364	382	3	104	16	26	436	240	774	294	294	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Expenses incurred in current financial year	(1,170)	(687)	(327)	(239)	(418)	(191)	(0)	(29)	(7)	(25)	(8)	(139)	(81)	(332)	(582)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Changes in claims liabilities for all accident years (-)	(8)	(2)	(15)	(3)	(12)	(0)	(2)	(1)	(1)	(1)	(4)	(1)	2	(3)	(5)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Management expenses (-)	(1,164)	(685)	(312)	(236)	(421)	(218)	(8)	(27)	(8)	(24)	(8)	(134)	(80)	(334)	(273)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Change in unearned profit (+)	(70)	(2)	12	(5)	55	(8)	1	1	1	2	(6)	5	45	22	(25)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(676)	148	(28)	41	108	(158)	(1)	(21)	6	1	2	18	48	150	17	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Changes in net ultimate claims relating to prior accident years in current financial year (-)	73	112	19	(7)	128	57	(0)	35	13	6	17	140	96	245	1	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	73	112	19	(7)	128	57	(8)	35	13	6	17	140	96	245	1	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Changes in Risk Margin for claims liabilities in current financial year (-)	(22)	1	(9)	(7)	(41)	5	0	(2)	(8)	(32)	0	(6)	9	9	(1)	
本財政年度中已賺取溢利總額 (+/-) 淨承保收益 Undiscounted Underwriting Results - Profit/(Loss)	(828)	281	(16)	27	193	(82)	1	12	16	(28)	19	131	153	483	16	

一般保險業務 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	財產損害 Property Damage			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial		船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船隻責任保險 Protection & Indemnity	其他 Others		商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	
附註：補充資訊 Table 3: Supplementary Information																
本財政年度中的已付淨索賠 Claims paid in current financial year																
已付淨索賠 Gross claim paid	10,974	3,079	615		478	1,485	1,202	5	188	19	130	33	378	271	1,049	542
已付淨索賠 Net claim paid	8,698	2,855	472		337	1,117	1,007	0	84	5	102	14	125	91	321	284
本財政年度中的未付淨索賠的變動 Changes in case outstanding provision in current financial year																
已付未付淨索賠合約結轉金額 Gross case outstanding provision c/y	239	156	206		263	2,529	3,204	9	210	37	295	35	630	1,047	1,805	433
已付未付淨索賠合約結轉金額 Gross case outstanding provision b/y	199	129	172		255	2,396	2,932	10	291	55	345	32	530	1,166	2,142	479
已付未付淨索賠合約結轉金額 Net case outstanding provision c/y	225	127	172		188	1,915	2,773	8	191	13	216	14	197	327	508	204
已付未付淨索賠合約結轉金額 Net case outstanding provision b/y	187	107	144		196	1,783	2,560	8	119	19	253	20	193	380	629	193
本財政年度中的已付淨索賠未付淨索賠合約結轉金額的變動 Changes in RMP provision in current financial year																
已付淨索賠未付淨索賠合約結轉金額 Gross RMP provision c/y	1,284	465	227		259	1,165	1,424	3	194	37	87	32	360	481	593	167
已付淨索賠未付淨索賠合約結轉金額 Gross RMP provision b/y	1,207	436	127		200	1,136	1,383	3	174	61	55	41	285	443	635	167
已付淨索賠未付淨索賠合約結轉金額 Net RMP provision c/y	1,041	377	184		91	816	1,086	1	93	20	61	17	156	210	194	29
已付淨索賠未付淨索賠合約結轉金額 Net RMP provision b/y	969	413	103		75	772	1,147	1	79	23	44	19	156	184	244	32

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

															(請參閱附錄1 (page 60))
一般保險業務 General Insurance Lines of Business	直接業務 Direct Business						直接業務 Direct Business								總額 Total
	僱員補償 - 建造業 Employee's Compensation - Construction	僱員補償 - 非建造業 Employee's 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		倉儲損失 - 按揭 Pecuniary Loss - Mortgage		倉儲損失 - 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	專業業務 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附1：保單及公積金業務的總額與淨額 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 Financial Year Premium Written and Commission, Gross of Reinsurance															
公積金 (+) Gross Premium Written (+)	1,600	5,070	38	1,737	662	829	1,208	844	175	539	107	180			46,821
再保險再保扣減之金額 (-) Gross commission - relating to business written (-)	(140)	(1,128)	(9)	(381)	(108)	(138)	(215)	(158)	-	(81)	(13)	(26)			(7,720)
財政年度公積金淨額及再保險佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
公積金再保扣減之金額 (-) Premium written, ceded to reinsurers (-)	(459)	(854)	(11)	(555)	(392)	(386)	(815)	(54)	(18)	(382)	(88)	(89)			(13,692)
再保險再保佣金之總額 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	103	242	3	123	98	102	123	23	-	163	18	18			5,108
財政年度在港直接業務的淨保費 (淨額) Number of policies written in Hong Kong during the year (in unit)	12,184	378,823	8,175	989,989	5,189	10,870	274,347	9,838	1,088	178,444	36,982	428,841			9,233,889

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business						直接業務 Direct Business								總額 Total
	僱員補償 - 建造業 Employee's Compensation - Construction	僱員補償 - 非建造業 Employee's 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		倉儲損失 - 按揭 Pecuniary Loss - Mortgage		倉儲損失 - 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	專業業務 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附2：本年保單計入保費折扣的總額 Table 2: Total Underwriting Results excluding discount movement for current financial year															
本財政年度平均溢利總額 (+) Gross earned premium in current financial year (+)	3,800	5,381	36	1,724	727	842	1,311	1,417	66	614	158				46,830
本財政年度在港保險的溢利總額 (-) Gross acquisition expenses incurred in current financial year (-)	(157)	(1,142)	(10)	(383)	(112)	(138)	(229)	(201)	-	(75)	(14)	(36)			(7,827)
本財政年度在港保險的溢利總額 (+) Gross claims income, relating to current accident year (+)	(1,843)	(2,827)	(12)	(887)	(344)	(386)	(886)	(84)	-	(317)	(20)	(84)			(29,551)
本財政年度在港保險的淨溢利總額 (+) Ceded business result, relating to current accident year	149	(178)	(4)	(198)	98	(58)	(318)	(138)	(13)	(88)	(47)	(27)			(2,420)
本財政年度在港保險的溢利總額 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(821)	(843)	(10)	(530)	(418)	(388)	(858)	(174)	(13)	(401)	(86)	(81)			(13,822)
本財政年度在港保險的溢利總額及折扣總額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	107	237	3	124	101	100	137	26	-	156	18	18			5,082
本財政年度在港保險的溢利總額及折扣總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	683	428	3	208	413	231	204	9	-	181	24	19			8,120
本財政年度在港保險的溢利總額 (+) Expenses incurred in current financial year	(250)	(851)	(4)	(304)	(289)	(175)	(11)	(70)	(17)	(140)	(19)	(32)			(6,249)
本財政年度在港保險的溢利總額 (+) Changes in claims in claims liabilities for all accident years (+)	(7)	(81)	(0)	(15)	(16)	(14)	0	0	-	(14)	(1)	(1)			(151)
管理開支 (-) Management expenses (-)	(240)	(790)	(4)	(200)	(120)	(151)	(192)	(70)	(17)	(126)	(18)	(37)			(6,088)
本財政年度在港保險的溢利總額 (+) Change in unearned profit (+)	18	29	(0)	11	14	18	41	(9)	(2,533)	7	0	1			(2,341)
本財政年度在港保險的溢利總額及折扣總額 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(288)	91	5	172	93	103	97	978	(2,498)	3	(3)	8			(1,558)
本財政年度在港保險的溢利總額及折扣總額 (+) Changes in net ultimate claims relating to prior accident years in current financial year (-)	265	909	2	271	24	(0)	205	(13)	-	125	8	9			2,737
本財政年度在港保險的溢利總額及折扣總額 (+) Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	268	909	2	271	24	(0)	205	(13)	-	125	8	9			2,737
本財政年度在港保險的溢利總額及折扣總額 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(27)	(10)	0	(14)	(4)	(10)	(53)	(1)	-	0	(0)	(1)			(217)
本財政年度在港保險的溢利總額及折扣總額 (+) Undiscounted Underwriting Results - Profit(Loss)	(47)	891	7	438	114	92	249	981	(2,498)	127	9	17			964

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business						直接業務 Direct Business								總額 Total
	僱員補償 - 建造業 Employee's Compensation - Construction	僱員補償 - 非建造業 Employee's 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		倉儲損失 - 按揭 Pecuniary Loss - Mortgage		倉儲損失 - 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	專業業務 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附3：補充資訊 Table 3: Supplementary Information															
本財政年度在港已賠付的保費 Claims paid in current financial year															
已賠付的保費 Gross claim paid	1,160	2,019	4	458	578	273	371	76	1	80	8	44			25,498
淨已賠付的保費 Net claim paid	665	1,811	4	248	160	108	154	56	0	46	1	35			18,409
本財政年度在港已賠付的保費淨額及折扣總額 Changes in claims outstanding provision in current financial year															
已賠付的保費淨額及折扣總額 (+) Gross claim outstanding provision (+)	2,353	4,191	22	1,688	633	336	599	37	-	183	37	18			21,913
已賠付的保費淨額及折扣總額 (-) Gross claim outstanding provision (-)	2,271	4,086	19	1,549	314	436	857	3	-	194	21	33			20,877
已賠付的保費淨額及折扣總額 (+) Net claim outstanding provision (+)	1,384	3,441	16	897	304	129	245	33	-	53	3	13			13,514
已賠付的保費淨額及折扣總額 (+) Net claim outstanding provision (+)	1,467	3,438	13	899	86	173	472	3	-	87	3	23			13,428
本財政年度在港已賠付的保費淨額及折扣總額 Changes in RMR provision in current financial year															
已賠付的保費淨額及折扣總額 (+) Gross RMR provision (+)	5,537	4,428	10	1,070	1,180	1,858	1,889	30	-	341	15	83			21,025
已賠付的保費淨額及折扣總額 (-) Gross RMR provision (-)	3,119	4,546	11	1,248	1,357	1,410	1,823	26	-	439	18	75			20,485
已賠付的保費淨額及折扣總額 (+) Net RMR provision (+)	2,168	3,847	5	683	331	715	856	25	-	81	10	43			12,895
已賠付的保費淨額及折扣總額 (+) Net RMR provision (+)	1,887	3,714	5	673	631	602	655	23	-	58	14	36			12,557

一般保險業務線 General Insurance Lines of Business		直接業務 Direct Business																	財產業務 Property Damage			
		意外及健康 Accident & Health				汽車 Motor Vehicle			航空 Aviation	船舶 Ships					貨物 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	旅行 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										
附註：補充資訊 Note: Supplementary Information																						
截至財政年度末的已償付索賠 Claims paid in current financial year																						
已償付中索賠 Gross claim paid		407	505	22	34	34	9	6	104	-	195	1	0	1	170	0	0	0	0			
已償付淨索賠 Net claim paid		425	482	19	32	23	5	6	55	-	154	0	0	0	24	0	0	0	0			
業務線中變動以賠償淨額為主的保險組合的變動 Changes in case outstanding provision in current financial year																						
已結清未決中索賠組合的結轉上餘額 Gross case outstanding provision left		0	77	8	15	39	13	6	185	0	335	2	0	0	19	211	0	0	0			
已結清未決中索賠組合的淨結轉上餘額 Gross case outstanding provision left		19	41	7	16	44	11	-	219	-	298	1	15	23	375	0	0	0	0			
已結清未決中索賠組合的已結轉淨餘額 Net case outstanding provision left		6	73	8	14	25	8	6	90	0	175	0	2	0	85	0	0	0	0			
已結清未決中索賠組合的未結轉淨餘額 Net case outstanding provision left		18	41	7	15	6	1	103	-	145	0	4	0	4	82	0	0	0	0			
業務線中變動以賠償淨額為主的保險組合的變動 Changes in RBNF provision in current financial year																						
已結清未決中索賠組合的結轉上餘額 Gross RBNF provision left		57	0	21	15	40	2	38	109	(0)	62	7	5	19	111	0	0	0	0			
已結清未決中索賠組合的淨結轉上餘額 Gross RBNF provision left		58	0	14	16	44	1	37	113	0	71	18	6	33	99	4	0	0	0			
已結清未決中索賠組合的已結轉淨餘額 Net RBNF provision left		53	0	18	13	21	2	1	54	(0)	38	0	1	0	14	0	0	0	0			
已結清未決中索賠組合的未結轉淨餘額 Net RBNF provision left		54	0	12	11	19	1	3	59	0	35	9	1	0	10	0	0	0	0			

														(單位:百萬元) (HK\$ million)
一般保險業務 General Insurance Lines of Business	直接業務 Direct 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			倉庫損失、按揭 Pecuniary Loss - Mortgage		倉庫損失、信貸及其他 Pecuniary Loss - Credit & Others				
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業疏忽責任及類似類別 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others		
附註：(1)本表及分區業務的總額與附註資料一致 Table 1: Table 1 & Commission Information on Business Written & Ceded 財務年度直接收入及佣金、未減除再保溢利 Financial Year Premium Written and Commission, Gross of Reinsurance														
已保費 (+) Gross Premium Written (+)	22	79	-	40	54	29	185	-	-	-	33	26	5,098	
再保溢利(或淨成本) (-) Gross commission, relating to business written (-)	(8)	(15)	-	(9)	(16)	(4)	(25)	-	-	-	(7)	(2)	(476)	
財務年度分區直接業務收入及再保溢利 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business														
已保費 (+) Gross Premium Ceded (+)	(9)	(9)	-	(31)	(45)	(20)	(113)	-	-	(26)	(25)	(5)	(1,101)	
再保溢利(或淨成本) (-) Reinsurance commission, relating to business ceded to reinsurers (-)	0	2	-	7	20	5	24	-	-	5	4	0	222	
當年度在港直接業務的保單數目 (單位:萬) Number of policies written in Hong Kong during the year (in unit)	1,340	4,862	-	19,529	341	885	2,884	-	-	89	87	256	228,741	

一般保險業務 General Insurance Lines of Business		直接業務 Direct Business				再保險業務 Reinsurance Business								總額 Total
		僱員補償、建造業 Employee's Compensation - Non-construction	僱員補償、非建造業 Employee's Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others	
附註：(1)本年及分區業務的總額與附註資料一致 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中保險總收入總額 (+)	23	84	-	51	55	28	171	-	-	29	24	25	3,108	
Gross earned premium in current financial year (+)	(7)	(20)	-	(10)	(14)	(4)	(28)	-	-	(7)	(2)	(3)	(512)	
Gross acquisition expenses incurred in current financial year (-)	(4)	(47)	-	(21)	(20)	(13)	(106)	-	-	(15)	(10)	(8)	(1,925)	
Gross income, relating to current accident year (+)	(0)	(2)	-	(9)	(10)	(4)	(8)	-	-	(11)	(24)	(10)	(394)	
Ceded business result, relating to current accident year (-)	(0)	(8)	-	(32)	(44)	(17)	(108)	-	-	(23)	(23)	(11)	(1,111)	
Premium earned in current financial year on business ceded to reinsurers (+)	0	2	-	8	18	4	29	-	-	9	4	2	227	
Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	(0)	6	-	15	16	8	72	-	-	4	0	(5)	489	
Ultimate claims relating to current accident year on business ceded to reinsurers (+)	(0)	(7)	-	(3)	(4)	(3)	(27)	-	-	(5)	(2)	0	(245)	
Expenses incurred in current financial year	(0)	(1)	-	3	1	(0)	(1)	-	-	0	(1)	0	(10)	
Management expenses (+)	(0)	(5)	-	(6)	(4)	(2)	(26)	-	-	(5)	(1)	(8)	(235)	
Change in unearned profit (+)	(1)	(1)	-	(5)	0	2	2	-	-	4	(0)	(5)	(17)	
Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	10	8	-	8	8	4	4	-	-	6	3	15	15	
Changes in net ultimate claims relating to prior accident years in current financial year (-)	2	11	-	18	4	(1)	3	-	-	6	23	1	175	
Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	2	11	-	18	4	(1)	3	-	-	6	23	1	175	
Changes in Risk Margin for claims liabilities in current financial year (-)	(0)	(1)	-	(5)	(1)	(1)	(10)	-	-	(8)	(8)	(8)	(27)	
Unaccounted Underwriting Results - Profit/(Loss)	12	18	-	28	11	2	(8)	-	-	12	8	4	163	

一般保險業務 General Insurance Lines of Business	直接業務 Direct Business				直接業務 Direct Business										總額 Total
	僱員補償、建造業 Employee's Compensation - Construction	僱員補償、非建造業 Employee's 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			倉庫損失、按揭 Pecuniary Loss - Mortgage		倉庫損失、信貸及其他 Pecuniary Loss - Credit & Others					
			業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	業務中斷 Business Interruption	其他 Others			
附註：補充資料 Table 3: Supplementary Information															
本財政年度中的已付申索額 Claims paid in current financial year															
已付申索總額 Gross claim paid	3	31	-	5	14	5	35	-	-	0	30	0	1,670		
已付申索淨額 Net claim paid	3	29	-	1	7	0	9	-	-	-	15	0	1,290		
本財政年度中的未決申索準備金的變動 Changes in case outstanding provision in current financial year															
已結未決申索準備金於結賬末之結餘 Gross case outstanding provision b/f	4	39	-	6	87	31	104	-	-	-	127	0	1,339		
已結未決申索準備金於結賬初之結餘 Gross case outstanding provision b/f	9	32	-	7	34	5	89	-	-	0	184	0	1,405		
已結未決申索準備金於結賬末之結餘 Net case outstanding provision b/f	4	36	-	2	53	5	25	-	-	-	44	-	635		
已結未決申索準備金於結賬初之結餘 Net case outstanding provision b/f	8	30	-	3	23	3	15	-	-	-	87	0	595		
本財政年度中的已付保單中斷準備金的變動 Changes in GRIF provision in current financial year															
已付保單中斷準備金於結賬末之結餘 Gross GRIF provision b/f	4	27	-	36	137	39	152	-	-	8	5	1	895		
已付保單中斷準備金於結賬初之結餘 Gross GRIF provision b/f	0	34	-	64	100	34	179	-	-	11	0	1	1,038		
已付保單中斷準備金於結賬末之結餘 Net GRIF provision b/f	4	19	-	11	54	16	87	-	-	2	0	1	398		
已付保單中斷準備金於結賬初之結餘 Net GRIF provision b/f	0	21	-	24	84	14	54	-	-	7	0	1	430		

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度備時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例續持再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	2,510	112	35	314	710	5,701	73	1,182	65	34	669	11,406	
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(359)	(35)	(3)	(39)	(129)	(696)	(12)	(230)	(16)	(7)	(137)	(1,664)	
財政年度分出的保費扣除分出再保險的佣金 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 (-)	(489)	(45)	(31)	(166)	(535)	(4,339)	(10)	(701)	(19)	(7)	(364)	(6,705)	
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	55	14	2	20	124	782	1	157	6	2	109	1,252	
該年度在香港承保的保單數目 (個/位) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	比例溢利再保險業務線 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度累計入賬淨數的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
本財政年度中的溢利或虧損毛額 (+) Gross earned premium in current financial year (+)	2,404	115	36	301	779	5,605	75	1,149	78	1	647	11,191	
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(365)	(35)	(3)	(43)	(139)	(738)	(13)	(220)	(27)	(2)	(133)	(1,719)	
與本會計年度相關的溢利或虧損中溢利毛額 (-) Gross ultimate claims, relating to current accident year (-)	(2,130)	(57)	(16)	(206)	(558)	(3,947)	(48)	(569)	(25)	(2)	(421)	(8,000)	
與本會計年度相關的淨承保業績 Ceded business result, relating to current accident year	31	(5)	(16)	(35)	(21)	(561)	(4)	(198)	(12)	0	(115)	(935)	
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 (+)	(476)	(43)	(32)	(162)	(576)	(4,309)	(13)	(710)	(30)	(10)	(362)	(6,714)	
本財政年度中分出的溢利或虧損中溢利毛額 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	55	14	2	18	138	766	1	157	11	0	90	1,253	
與本會計年度相關的淨承保業績的溢利或虧損中溢利毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	452	24	13	110	417	2,962	8	356	7	0	157	4,526	
本財政年度中的已支付開支 Expenses incurred in current financial year	(68)	(18)	(2)	(18)	(89)	(468)	(10)	(150)	(4)	(0)	(146)	(975)	
所有意外年度的中央負債中未分配溢利或虧損的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	0	(2)	(0)	(1)	(8)	(22)	(1)	(11)	(0)	(0)	(4)	(49)	
管理開支 (-) Management expenses (-)	(68)	(17)	(2)	(18)	(81)	(446)	(9)	(139)	(3)	(0)	(142)	(926)	
未溢利或虧損的變動 (+) Change in unearned profit (+)	4	3	(0)	2	3	13	(1)	44	5	18	14	105	
本財政年度中淨承保業績的淨承保溢利或虧損毛額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(124)	2	(2)	1	(24)	(96)	(1)	37	15	15	(154)	(333)	
本財政年度中與過往年度相關的溢利或虧損的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(134)	(3)	(8)	6	11	213	7	26	4	1	157	281	
本財政年度中與過往年度相關的淨承保溢利或虧損毛額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(134)	(3)	(8)	6	11	213	7	26	4	1	157	281	
本財政年度中中央負債的溢利估計變化的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(10)	(1)	(0)	3	(1)	(22)	1	(49)	(1)	(0)	(4)	(85)	
未溢利或虧損的變動 - 溢利或虧損 Undiscounted Underwriting Results - Profit/Loss	(269)	(2)	(19)	10	(14)	94	7	14	18	15	(2)	(137)	

一般保險業務 General Insurance Lines of Business	比例再保時再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
補充資訊 Table 3: Supplementary Information													
本財政年度中的已支付申索額 Claims paid in current financial year													
已支付申索毛額 Gross claim paid	2,049	57	9	110	366	2,417	41	360	2	0	202	5,614	
已支付申索淨額 Net claim paid	1,597	35	5	63	68	446	34	158	1	0	97	2,506	
本財政年度中的已結賬未清償申索的變動 Changes in case outstanding provision in current financial year													
已結賬未清償申索的結轉毛額 Gross case outstanding provision c/f	152	95	16	344	798	6,067	91	2,077	2	-	370	9,922	
已結賬未清償申索的承前毛額 Gross case outstanding provision b/f	174	95	8	348	718	6,153	96	2,073	2	-	352	10,020	
已結賬未清償申索的結轉淨額 Net case outstanding provision c/f	145	64	7	152	206	1,127	69	430	1	-	165	2,365	
已結賬未清償申索的承前淨額 Net case outstanding provision b/f	167	63	1	187	231	948	70	445	2	-	148	2,261	
本財政年度中的已結賬未清償申索的變動 Changes in IBNR provision in current financial year													
已結賬未清償申索的結轉毛額 Gross IBNR provision c/f	1,067	128	45	302	442	3,813	79	1,085	63	1	295	7,320	
已結賬未清償申索的承前毛額 Gross IBNR provision b/f	895	130	73	243	288	2,758	88	961	38	1	297	5,771	
已結賬未清償申索的結轉淨額 Net IBNR provision c/f	538	92	10	154	151	819	70	531	39	1	146	2,551	
已結賬未清償申索的承前淨額 Net IBNR provision b/f	306	90	11	136	117	687	72	496	27	1	144	2,085	



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度臨時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣百萬美元) (HK\$ million)													
一般保險業務 General Insurance Lines of Business	受比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												
	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	合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	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財務摘要資訊 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 (+)	0	-	-	64	20	541	0	190	-	-	90	906	12,311
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(0)	-	-	(4)	(4)	(118)	-	(37)	-	-	(16)	(178)	(1,842)
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													
分派給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(0)	-	-	(24)	(13)	(189)	-	(98)	-	-	(31)	(356)	(7,061)
與分出的業務有關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	0	-	-	3	2	54	-	25	-	-	5	89	1,341
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)													

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	評比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度的入貼現數額的總承保業績 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	-	-	58	23	549	0	195	-	-	40	866	12,057
本財政年度中的收購開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(0)	-	-	(5)	(4)	(119)	-	(32)	-	-	(8)	(169)	(1,889)
與本意外年度相關的最终中流毛額 (-) Gross ultimate claims, relating to current accident year (-)	(0)	-	-	(122)	(8)	(155)	(0)	(136)	-	-	(9)	(428)	(8,428)
與本意外年度相關的已分出業務業績 Ceded business result, relating to current accident year	(0)	-	-	16	(9)	(79)	-	(7)	-	-	(21)	(101)	(1,037)
本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(0)	-	-	(22)	(14)	(217)	-	(108)	-	-	(31)	(394)	(7,108)
本財政年度中分出的溢利保費的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	0	-	-	3	2	54	-	23	-	-	5	88	1,341
與本意外年度中分出的溢利保費相關的最终中流毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	0	-	-	35	3	84	-	78	-	-	4	204	4,730
本財政年度中的已支付開支 Expenses incurred in current financial year	(0)	-	-	(9)	(4)	(30)	0	(26)	-	-	(1)	(70)	(1,044)
所有意外年度中的未分配法律責任的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(0)	-	-	(3)	(2)	(2)	0	(7)	-	-	(0)	(15)	(84)
管理開支 (-) Management expenses (-)	(0)	-	-	(5)	(2)	(28)	(0)	(18)	-	-	(1)	(55)	(980)
未賺取利潤的變動 (+) Change in unearned profit (+)	0	-	-	1	(0)	(1)	0	4	-	-	38	43	148
本財政年度中與本年度相關的淨承保結果估計值綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1	-	-	(60)	(1)	165	0	(2)	-	-	39	141	(192)
本財政年度中與過往意外年度相關的最终中流淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	0	-	(0)	42	53	34	1	9	-	-	9	148	429
本財政年度中與過往意外年度相關的淨承保結果估計值綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	0	-	(0)	42	53	34	1	9	-	-	9	148	429
本財政年度中與再保險的再保險估計值總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(0)	(0)	-	(5)	(8)	(7)	(0)	(26)	-	-	(1)	(47)	(132)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1	(0)	(0)	(23)	44	192	0	(19)	-	-	47	242	105

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已支付中流賠 Claims paid in current financial year														
已支付中流毛額 Gross claim paid	0	-	-	88	5	132	-	75	-	-	1	302	5,916	
已支付中流淨額 Net claim paid	0	-	-	84	4	92	-	54	-	-	1	235	2,741	
本財政年度中的已結未決中流淨備金的變動 Changes in case outstanding provision in current financial year														
已結未決中流淨備金的結轉毛餘額 Gross case outstanding provision c/f	-	0	0	61	91	185	1	203	-	-	1	543	10,485	
已結未決中流淨備金的承前毛餘額 Gross case outstanding provision b/f	-	0	0	35	104	167	1	172	-	-	5	483	10,504	
已結未決中流淨備金的結轉淨餘額 Net case outstanding provision c/f	-	0	0	17	79	104	1	101	-	-	0	302	2,887	
已結未決中流淨備金的承前淨餘額 Net case outstanding provision b/f	-	0	0	26	81	115	1	84	-	-	3	312	2,573	
本財政年度中的已結轉往來賬目未報賠款中流淨備金的變動 Changes in IBNR provision in current financial year														
已結轉往來賬目中流淨備金的結轉毛餘額 Gross IBNR provision c/f	1	-	-	20	10	47	1	280	-	-	10	368	7,688	
已結轉往來賬目中流淨備金的承前毛餘額 Gross IBNR provision b/f	0	-	0	23	78	96	1	337	-	-	14	549	6,321	
已結轉往來賬目中流淨備金的結轉淨餘額 Net IBNR provision c/f	0	-	-	15	8	20	1	140	-	-	5	188	2,740	
已結轉往來賬目中流淨備金的承前淨餘額 Net IBNR provision b/f	0	-	0	14	62	57	1	174	-	-	7	316	2,401	

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

意外年度舊時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	1,315	57	5	45	538	1,230	60	275	65	34	84	3,707
再保險相關的佣金毛額 (-) Gross commission, relating to business written (-)	(206)	(18)	(1)	(8)	(100)	(211)	(11)	(48)	(16)	(7)	(17)	(643)
財政年度分出的保費對分出再保險的佣金 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 (-)	(76)	(8)	(3)	(26)	(425)	(964)	(9)	(122)	(19)	(7)	(51)	(1,710)
再分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	7	1	1	5	99	205	1	27	6	2	19	373
該年度在香港承保的保單數目 (個次) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度未計入貼現數字的承保業績 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 (+)	1,244	56	5	44	576	1,399	61	268	78	1	78	3,811	
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(210)	(18)	(1)	(8)	(106)	(251)	(12)	(51)	(27)	(2)	(16)	(701)	
與本意外年度相關的溢利中保毛額 (-) Gross ultimate claims, relating to current accident year (-)	(941)	(37)	(3)	(26)	(370)	(671)	(44)	(113)	(25)	(2)	(80)	(2,311)	
與本意外年度相關的付出的業務業績 Ceded business result, relating to current accident year	(13)	(2)	(1)	(10)	(50)	(444)	(2)	(68)	(12)	0	(7)	(608)	
本財政年度中分出業務的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(76)	(8)	(4)	(27)	(448)	(1,116)	(10)	(141)	(30)	(55)	(1,915)		
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 (+)	7	1	1	4	108	227	1	21	11	0	5	386	
與本意外年度中分出業務相關的溢利中保毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	55	5	2	14	289	445	7	52	7	0	43	921	
本財政年度中的已支付賠款 Expenses incurred in current financial year	(45)	(10)	0	(5)	(64)	(96)	(9)	(21)	(4)	(0)	(11)	(206)	
所有意外年度中的已支付賠款淨收入(虧損)變動的變數 (-) Changes in ULAE in claims liabilities for all accident years (-)	2	(1)	0	(1)	(3)	(6)	(1)	0	(0)	(0)	(2)	(12)	
管理開支 (-) Management expenses (-)	(48)	(9)	0	(4)	(61)	(91)	(8)	(22)	(3)	(0)	(9)	(255)	
未賺取利潤的變數 (+) Change in unearned profit (+)	0	3	0	1	8	(3)	(1)	23	5	18	7	61	
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	35	(7)	1	(5)	(6)	(64)	(6)	38	15	15	(28)	(19)	
本財政年度中與過往年度相關的溢利中保淨額的變數 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	8	9	(4)	14	19	81	7	(2)	4	1	19	67	
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	(81)	9	(4)	14	19	81	7	(2)	4	1	19	67	
本財政年度中與再保險相關的再保險溢利估計變動的變數 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(8)	(1)	0	1	3	1	1	(23)	(1)	(0)	(0)	(28)	
未貼現承保業績 - 溢利(虧損) Undiscounted Underwriting Results - Profit(Loss)	(54)	1	(3)	10	17	16	1	12	18	15	(9)	24	

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			財產損毀 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
補充資訊 Table 3: Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索毛額 Gross claims paid	897	30	9	29	299	529	37	69	2	0	15	1,917
已支付申索淨額 Net claim paid	825	23	5	16	45	164	31	38	1	0	5	1,153
本財政年度中的已撥備未報申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥備未報申索準備金的結轉毛餘額 Gross case outstanding provision c/f	137	76	10	72	481	1,401	78	1,377	2	-	79	3,694
已撥備未報申索準備金的承前毛餘額 Gross case outstanding provision b/f	56	80	8	70	505	1,641	82	1,342	2	-	63	3,849
已撥備未報申索準備金的結轉淨餘額 Net case outstanding provision c/f	136	53	1	37	132	301	60	207	1	-	33	961
已撥備未報申索準備金的承前淨餘額 Net case outstanding provision b/f	51	53	1	45	159	342	60	183	2	-	20	914
本財政年度中的已撥備未報申索準備金中再保險準備金的變動 Changes in IBNR provision in current financial year												
已撥備未報申索準備金的結轉毛餘額 Gross IBNR provision c/f	658	64	11	54	323	599	74	250	63	1	60	2,155
已撥備未報申索準備金的承前毛餘額 Gross IBNR provision b/f	662	76	12	30	199	657	82	327	38	1	57	2,140
已撥備未報申索準備金的結轉淨餘額 Net IBNR provision c/f	205	56	3	19	105	183	64	185	39	1	26	886
已撥備未報申索準備金的承前淨餘額 Net IBNR provision b/f	147	56	4	12	72	174	67	189	27	1	17	766

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	船務、航空及運輸 Marine, Aviation, and Transport			財產損害 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2 - 本年度未計入貼現變動的再保險業績 Table 2 - Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	-	-	-	-	0	14	19	(2)	24	-	-	1	58	3,899
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	-	-	-	(0)	(2)	(2)	(4)	-	(3)	-	(0)	(10)	(17)	(711)
因本意外年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	-	-	-	(0)	(1)	(1)	(4)	-	(10)	-	-	(0)	(15)	(2,326)
與本意外年度相關的淨中支毛額 Ceded business result, relating to current accident year	-	-	-	(0)	(7)	(5)	(5)	-	(5)	-	-	(0)	(18)	(626)
本財政年度中分出的溢額保費 (+) Premium earned in current financial year on business ceded to reinsurers (-)	-	-	-	-	(0)	(10)	(15)	-	(11)	-	-	(1)	(37)	(1,562)
本財政年度中分出業務的已賺取保費佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	-	-	-	-	0	2	7	-	1	-	-	0	10	396
因本意外年度中分出業務相關的溢額中支毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	-	-	-	-	0	1	3	-	5	-	-	0	9	930
本財政年度中的已承付開支 Expenses incurred in current financial year	0	-	-	(0)	(1)	(2)	(2)	0	(4)	-	-	(0)	(7)	(274)
所有意外及溢額中支業務中未決的溢額開支的變動 (+) Changes in (liabilities in) claims liabilities for all accident years (-)	-	-	-	-	(0)	(0)	(0)	0	(0)	-	-	(0)	(0)	(12)
管理開支 (+) Management expenses (+)	-	-	-	(0)	(1)	(2)	-	-	(4)	-	-	(0)	(7)	(262)
未溢額利潤的變動 (+) Change in unearned profit (+)	0	-	-	-	(0)	(0)	0	0	1	-	-	0	1	62
本財政年度中與本年度相關的淨承貼溢額後溢利溢餘總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	0	-	-	-	0	1	5	0	3	-	-	0	9	69
本財政年度中與過往年度相關的溢額中支淨溢額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	0	-	-	-	3	5	3	1	1	-	-	0	14	81
本財政年度中與過往年度相關的溢額中支淨溢額溢利溢餘總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	-	-	-	-	3	5	3	1	1	-	-	0	14	81
本財政年度中中支業務的溢利估計溢額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(0)	(0)	(0)	-	(0)	(0)	(0)	(0)	0	-	-	(0)	(0)	(33)
本財政溢餘溢利 - 溢利(虧損) Undiscounted Underwriting Results - Profit(Loss)	0	(0)	-	-	3	6	8	0	4	-	-	0	0	18

一般保險業務 General Insurance Lines of Business		非比例國壽再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
		船殼、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		
		意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表B：補充資訊 Table B: Supplementary Information															
本財政年度內的已釐付申索額 Claims paid in current financial year															
已釐付申索毛額 Gross claim paid		-	-	-	0	0	5	-	0	-	-	-	-	5	1,922
已釐付申索淨額 Net claim paid		-	-	-	0	0	3	-	0	-	-	-	-	4	1,157
本財政年度內的已釐付申索申索的變動 Changes in cases outstanding provision in current financial year															
已釐付申索申索的結轉毛額 Gross case outstanding provision of		-	0	-	1	1	3	1	4	-	-	-	-	10	3,704
已釐付申索申索的結轉淨額 Gross case outstanding provision of		-	0	-	2	5	6	1	3	-	-	-	0	17	3,866
已釐付申索申索的結轉淨額 Net case outstanding provision of		-	0	-	0	0	2	1	3	-	-	-	-	6	867
已釐付申索申索的結轉淨額 Net case outstanding provision of		-	0	-	2	3	5	1	2	-	-	-	0	13	927
本財政年度內的已釐付申索申索的變動 Changes in EBNR provision in current financial year															
已釐付申索申索的結轉毛額 Gross EBNR provision of		0	-	-	0	1	4	1	42	-	-	-	0	48	2,203
已釐付申索申索的結轉淨額 Gross EBNR provision of		0	-	-	2	3	9	1	39	-	-	-	0	56	2,196
已釐付申索申索的結轉淨額 Net EBNR provision of		0	-	-	0	1	1	1	20	-	-	-	0	28	914
已釐付申索申索的結轉淨額 Net EBNR provision of		-	-	-	2	3	5	1	23	-	-	-	0	34	799

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024
意外年度當時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(港幣百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded												
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance												
毛保費 (+) Gross Premium Written (+)	1,195	55	31	269	173	4,471	13	907	-	-	584	7,699
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(153)	(18)	(2)	(30)	(29)	(485)	(1)	(183)	-	-	(120)	(1,021)
財政年度分出的保費對分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(413)	(37)	(28)	(139)	(110)	(3,375)	(1)	(579)	-	-	(313)	(4,995)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	48	13	1	15	25	557	(8)	130	-	-	90	879
該年度在香港承保的保單數目 (個次) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表2: 本年度累計入賬淨數的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	1,160	59	31	257	203	4,206	14	881	-	-	568	7,380
本財政年度中的業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(155)	(18)	(2)	(35)	(33)	(487)	(2)	(169)	-	-	(177)	(1,018)
與本意外年度相關的溢利中保毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,190)	(21)	(13)	(180)	(187)	(3,276)	(4)	(476)	-	-	(341)	(5,689)
與本意外年度相關的已分出業務業績 Ceded business result, relating to current accident year	44	(3)	(16)	(25)	29	(117)	(2)	(130)	-	-	(108)	(327)
本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(401)	(34)	(28)	(135)	(128)	(3,193)	(3)	(570)	-	-	(308)	(4,799)
本財政年度中分出的溢利保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	48	13	1	14	30	539	0	136	-	-	85	866
與本意外年度分出的溢利保費相關的溢利中保毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	397	19	11	96	127	2,537	1	304	-	-	115	3,606
本財政年度中的已支付開支 Expenses incurred in current financial year	(23)	(8)	(2)	(13)	(25)	(372)	(1)	(129)	-	-	(135)	(708)
所有意外年度的中央負債中未分配溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(2)	(8)	(0)	(0)	(0)	(16)	(0)	(11)	-	-	(3)	(37)
管理開支 (-) Management expenses (-)	(21)	(8)	(2)	(13)	(21)	(356)	(1)	(117)	-	-	(133)	(671)
未預期利潤的變動 (+) Change in unearned profit (+)	4	0	(8)	2	(5)	15	(8)	22	-	-	7	44
本財政年度中與本年度相關的淨未償還負債最佳估計金額合共總數 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(159)	9	(8)	6	(19)	(39)	5	(1)	-	-	(126)	(318)
本財政年度中與過往意外年度相關的最終中保淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(53)	(12)	(4)	(7)	(8)	132	0	29	-	-	138	214
本財政年度中與過往意外年度相關的淨未償還負債最佳估計金額合共總數 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(53)	(12)	(4)	(7)	(8)	132	0	29	-	-	138	214
本財政年度中未償還的預計估計溢利的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(2)	(0)	(0)	2	(4)	(24)	0	(26)	-	-	(4)	(57)
未經折扣承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(214)	(3)	(7)	0	(30)	78	6	2	-	-	8	(161)

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			財產損毀 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
補充資訊 Table 3: Supplementary Information												
本財政年度中的已償付中保額 Claims paid in current financial year												
已償付中保毛額 Gross claim paid	1,152	27	0	81	67	1,888	3	291	-	-	187	3,697
已償付中保淨額 Net claim paid	772	13	0	47	23	282	3	121	-	-	92	1,353
本財政年度中的已撥備未償還中保準備金的變動 Changes in case outstanding provision in current financial year												
已撥備未償還中保準備金的結轉毛餘額 Gross case outstanding provision c/f	15	19	6	271	247	4,665	13	701	-	-	291	6,228
已撥備未償還中保準備金的承前毛餘額 Gross case outstanding provision b/f	118	15	0	278	213	4,513	14	731	-	-	290	6,172
已撥備未償還中保準備金的結轉淨餘額 Net case outstanding provision c/f	9	11	6	115	74	825	9	223	-	-	132	1,404
已撥備未償還中保準備金的承前淨餘額 Net case outstanding provision b/f	116	10	0	142	72	606	11	262	-	-	128	1,346
本財政年度中的已撥備但未撥備中保準備金的變動 Changes in IBNR provision in current financial year												
已撥備但未撥備中保準備金的結轉毛餘額 Gross IBNR provision c/f	409	64	34	248	119	3,215	6	835	-	-	236	5,165
已撥備但未撥備中保準備金的承前毛餘額 Gross IBNR provision b/f	232	54	62	213	89	2,101	5	635	-	-	240	3,631
已撥備但未撥備中保準備金的結轉淨餘額 Net IBNR provision c/f	333	36	7	135	47	636	5	347	-	-	120	1,665
已撥備但未撥備中保準備金的承前淨餘額 Net IBNR provision b/f	158	33	7	124	45	513	5	307	-	-	127	1,319

香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

意外年度臨時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Accident Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1: 已承保及分出的業務的銷售佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded													
財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance													
毛保費 (+) Gross Premium Written (+)	0	-	-	64	8	524	0	175	-	-	89	860	8,559
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(0)	-	-	(4)	(1)	(114)	-	(34)	-	-	(16)	(169)	(1,190)
財政年度分出的保費扣除分出再保險的佣金 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 (-)	(0)	-	-	(24)	(3)	(176)	-	(91)	-	-	(31)	(325)	(5,319)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	0	-	-	3	0	47	-	23	-	-	5	79	958
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)													

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 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: 本年度累計入點再保險數的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
本財政年度中的總賺保費毛額 (+) Gross earned premium in current financial year (+)	2	-	-	58	9	530	0	171	-	-	39	808	8,188	
本財政年度中的總業務開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(0)	-	-	(5)	(2)	(115)	-	(29)	-	-	(8)	(160)	(1,178)	
與本意外年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	(0)	-	-	(122)	(5)	(151)	(0)	(126)	-	-	(9)	(413)	(6,102)	
與本意外年度相關的已分出的業務業績 Ceded business result, relating to current accident year	(0)	-	-	16	(2)	(74)	-	(2)	-	-	(21)	(83)	(411)	
本財政年度中分出的業務淨保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(0)	-	-	(22)	(4)	(202)	-	(98)	-	-	(30)	(357)	(5,156)	
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 (+)	0	-	-	3	1	47	-	23	-	-	5	78	945	
與本意外年度中分出的業務再保險佣金淨額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	0	-	-	35	2	81	-	73	-	-	4	195	3,801	
本財政年度中的已承付開支 Expenses incurred in current financial year	(0)	-	-	(9)	(2)	(28)	(0)	(22)	-	-	(1)	(62)	(771)	
所有意外年度中的已承付開支淨變化的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	-	-	-	(3)	(2)	(2)	0	(7)	-	-	(0)	(15)	(52)	
管理開支 (-) Management expenses (-)	(0)	-	-	(5)	(1)	(26)	(0)	(14)	-	-	(1)	(48)	(719)	
未賺取利潤的變動 (+) Change in unearned profit (+)	-	-	-	1	(0)	(1)	-	3	-	-	38	42	86	
本財政年度中與本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 current year	1	-	-	(60)	(2)	160	0	(5)	-	-	38	133	(186)	
本財政年度中與過往年度相關的淨未貼現最佳估計業務業績的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	0	-	(0)	39	48	30	0	8	-	-	9	134	348	
本財政年度中與過往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	0	-	(0)	39	48	30	0	8	-	-	9	134	348	
本財政年度中與再保險的淨估計應用的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(0)	-	-	(5)	(8)	(7)	(0)	(22)	-	-	(1)	(42)	(59)	
未貼現淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1	-	(0)	(25)	38	184	0	(19)	-	-	47	224	63	

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附註：補充資訊 Table 3: Supplementary Information														
本財政年度中的已賠付中支額 Claims paid in current financial year														
已償付中支毛額 Gross claim paid	0	-	-	88	5	128	-	75	-	-	1	296	3,994	
已償付中支淨額 Net claim paid	0	-	-	84	4	89	-	54	-	-	1	231	1,584	
本財政年度中的已結賬但未撥付中支準備金的變動 Changes in case outstanding provision in current financial year														
已結賬但未撥付中支準備金的結轉毛總額 Gross case outstanding provision c/f	-	-	0	60	90	182	-	199	-	-	1	533	6,761	
已結賬但未撥付中支準備金的承前毛總額 Gross case outstanding provision b/f	-	-	0	33	98	160	-	169	-	-	5	466	6,637	
已結賬但未撥付中支準備金的結轉淨總額 Net case outstanding provision c/f	-	-	0	16	78	102	-	98	-	-	0	295	1,699	
已結賬但未撥付中支準備金的承前淨總額 Net case outstanding provision b/f	-	-	0	25	78	110	-	83	-	-	3	299	1,645	
本財政年度中的已結賬但未撥付中支準備金的變動 Changes in IBNR provision in current financial year														
已結賬但未撥付中支準備金的結轉毛總額 Gross IBNR provision c/f	1	-	-	20	10	42	0	238	-	-	9	320	5,485	
已結賬但未撥付中支準備金的承前毛總額 Gross IBNR provision b/f	0	-	0	21	74	86	0	298	-	-	14	493	4,124	
已結賬但未撥付中支準備金的結轉淨總額 Net IBNR provision c/f	0	-	-	15	8	19	0	114	-	-	5	161	1,826	
已結賬但未撥付中支準備金的承前淨總額 Net IBNR provision b/f	0	-	0	12	59	53	0	151	-	-	7	282	1,601	



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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總書面再保費 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保條約 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	64	25	(0)	61	4	1,538	7	169	5	8	(1)	1,881
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(21)	(5)	(0)	(13)	(1)	(223)	(1)	(41)	(2)	(4)	1	(311)
財政年度轉分出的保費再轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費扣除再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(5)	(3)	-	(25)	(1)	(324)	(1)	(14)	-	-	(1)	(374)
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1	0	-	5	0	61	0	3	-	-	0	71
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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	標準按揭 Standard Mortgage					逆按揭 Reverse Mortgage			
表2: 本年承保淨入扣除再保險的總承保淨額 Table 2: Total Underwriting Results excluding discount movement for current financial year													
向本年承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	97	26	32	10	6	1,351	3	121	2	5	13	1,656	
向本年承保年度相關的總再保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(30)	(5)	21	(3)	(2)	(207)	(0)	(28)	(0)	(2)	(3)	(259)	
向本年承保年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(34)	(9)	-	(13)	(3)	(400)	(0)	(41)	(4)	(0)	(3)	(567)	
向本年承保年度相關的轉分出的業務結果 Retroceded business result, relating to current underwriting year	(14)	(3)	(6)	3	(1)	(176)	(1)	(11)	0	0	(2)	(212)	
向本年承保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 (-)	(21)	(4)	(6)	(0)	(2)	(236)	(1)	(16)	-	-	(2)	(348)	
向本年承保年度轉分出的業務相關的再保保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	7	0	-	0	0	59	0	3	-	-	0	70	
向本年承保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 (-)	0	1	-	3	0	61	0	1	0	0	0	66	
本財政年度中的已保行開支 Expenses incurred in current financial year	(5)	(2)	(1)	(1)	0	(102)	0	(35)	(1)	(1)	(1)	(149)	
向本年承保年度的中國資產中未分配的可保損失的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	0	0	0	0	0	3	0	(0)	(0)	-	0	4	
管理開支 (-) Management expenses (-)	(4)	(2)	(1)	(1)	(0)	(89)	(1)	(15)	(1)	(1)	(1)	(126)	
本年及過往年度於未滿期部分的未賺開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	(1)	-	0	0	(8)	1	(20)	0	(0)	0	(27)	
已賺取但未生利的合約利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(0)	-	-	-	0	(1)	0	1	-	-	(0)	0	
本財政年度中與本年年度相關的淨未結賬總體性估息綜合業務結果 Net Undercounted Best Estimate Combined Business Results in current financial year, relating to current year	14	7	45	(3)	1	403	2	7	(3)	2	4	479	
本財政年度中與過往年度相關的淨未結賬總體性估息綜合業務結果 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(23)	(4)	(1)	(1)	(1)	141	4	45	3	4	(16)	157	
本財政年度中與過往年度相關的最終淨保費毛額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	6	1	5	(2)	(0)	(10)	(0)	(13)	(2)	(3)	4	13	
本財政年度中與過往年度相關的最終淨保費毛額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(0)	4	(1)	3	63	318	(5)	(96)	0	(1)	40	333	
本財政年度中與過往年度相關的淨未結賬總體性估息綜合業務結果 Net Undercounted Best Estimate Combined Business Results in current financial year, relating to prior year	(17)	1	4	6	62	448	(2)	(64)	2	(0)	36	477	
本財政年度中與過往年度相關的淨未結賬總體性估息綜合業務結果 (+) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	0	(0)	0	1	0	1	(2)	0	(0)	11	19	
未經再保保費 - 利潤(虧損) Unaccounted Underwriting Results - Profit(Loss)	(3)	8	49	4	63	880	1	(59)	(2)	1	52	974	

一般保險業務 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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												
本財政年度中已保行支金額 Claims paid in current financial year												
已保行支金額 Gross claim paid	48	17	0	13	7	475	17	67	0	0	62	708
已保行支淨額 Net claim paid	40	17	0	10	7	385	14	64	0	0	62	608
本財政年度內未保費未收帳項的變動 Changes in cases outstanding provision in current financial year												
已保未保費未收帳項的結轉金額 Gross case outstanding provision off	11	37	0	34	17	1,517	23	311	2	-	9	1,961
已保未保費未收帳項的未保費金額 Gross case outstanding provision b/f	18	31	5	23	62	1,697	26	250	-	-	98	2,210
已保未保費未收帳項的未保費淨額 Net case outstanding provision off	10	37	0	21	17	1,144	18	284	1	-	9	1,543
已保未保費未收帳項的未保費淨額 Net case outstanding provision b/f	17	31	3	17	61	1,309	20	218	-	-	97	1,773
本財政年度內已保費未收帳項中未保費的變動 Changes in BNR provision in current financial year												
已保未保費未收帳項中未保費的結轉金額 Gross BNR provision off	13	52	0	31	15	637	14	335	2	-	40	1,140
已保未保費未收帳項中未保費的未保費金額 Gross BNR provision b/f	30	54	(0)	76	31	968	24	319	-	-	71	1,573
已保未保費未收帳項中未保費的結轉淨額 Net BNR provision off	14	51	0	25	15	481	13	305	1	-	40	945
已保未保費未收帳項中未保費的未保費淨額 Net BNR provision b/f	28	53	(0)	35	28	738	21	287	-	-	71	1,281



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

													(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 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			
附1：已承保及轉分出的業務的總書面再保費 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保賠款 Financial Year Premium Written and Commission, Gross of Retrocession													
已保費 (+) Gross Premium Written (+)	9,312	3,940	25	341	908	12,194	691	4,215	154	-	1,900	33,680	35,561
向業務相關的佣金支額 (-) Gross commission, relating to business written (-)	(2,765)	(864)	(6)	(81)	(224)	(2,765)	(68)	(1,227)	(87)	-	(468)	(8,656)	(8,966)
財政年度轉分出的保費和轉分出再保費的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出此轉分再保有限公司的保費 (-) Premium written, retroceded to reinsurers (-)	(2,429)	(136)	(4)	(83)	(72)	(3,571)	(37)	(178)	0	-	(613)	(7,123)	(7,497)
再保轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	779	36	0	19	20	808	7	64	(0)	-	246	1,979	2,050
該年度在香港承保的保費數目 (單位: 千) Number of policies written in Hong Kong during the year (in unit)													

(單位: 百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 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			
Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	6,056	3,159	22	285	710	10,570	665	2,861	52	-	1,746	26,315	27,381
與本年保年度相關的最終保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,707)	(722)	(6)	(62)	(161)	(2,229)	(88)	(707)	(7)	-	(342)	(6,001)	(6,260)
與本年保年度相關的最終保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,966)	(2,142)	(17)	(216)	(341)	(8,135)	(340)	(1,511)	(9)	-	(1,584)	(16,286)	(16,833)
與本年保年度相關的轉分出的業務結果 Retroceded business result, relating to current underwriting year	(525)	(33)	(6)	(17)	(20)	(1,233)	(5)	(38)	(9)	-	291	(1,588)	(1,800)
與本年保年度轉分出的業務相關的最終保費毛額 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,866)	(107)	(2)	(38)	(36)	(2,876)	(14)	(152)	(8)	-	(441)	(5,542)	(5,890)
與本年保年度轉分出的業務相關的最終保費毛額收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	467	26	0	10	8	538	3	37	(6)	-	167	1,251	1,321
與本年保年度轉分出的業務相關的最終保費毛額收入 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	873	54	2	11	8	1,106	6	77	0	-	565	2,703	2,769
本財政年度中的已保保費 Expenses incurred in current financial year	(405)	(223)	(1)	(13)	(36)	(610)	(38)	(229)	(38)	-	(247)	(1,840)	(1,989)
所有與本年度的中保費中未分配的保費相關的變動 (+) Changes in UAE in claims liabilities for all underwriting years (-)	(10)	1	(0)	(0)	(1)	(21)	1	(1)	(2)	-	(3)	(38)	(34)
管理開支 (-) Management expenses (-)	(395)	(197)	(1)	(14)	(34)	(602)	(40)	(225)	(12)	-	(245)	(1,665)	(1,791)
本年保年度與本年保年度未滿期部分的中保費的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	(27)	(0)	0	(0)	(87)	1	(2)	(24)	-	1	(137)	(164)
已保保費中未滿期合約未滿期的變動 (+) Change in unearned profit for bound but not accepted contracts (+)	(48)	(75)	0	1	9	90	9	(149)	(1)	-	(49)	(212)	(212)
本財政年度與本年保年度相關的淨承保總估計值與淨承保總估計值 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year	(696)	(337)	(1)	(62)	161	883	218	27	(11)	-	(164)	498	886
本財政年度中與本年保年度相關的最終保費毛額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,697	671	9	44	125	529	13	1,478	99	-	(44)	5,621	5,778
本財政年度中與本年保年度相關的最終保費毛額的變動 (-) Changes in net ultimate acquisition expenses, relating to prior underwriting years in current financial year (-)	(775)	(605)	(2)	(15)	(44)	(337)	(12)	(481)	(79)	-	(455)	(1,996)	(2,009)
本財政年度中與本年保年度相關的最終保費毛額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,463)	(672)	(9)	(21)	(49)	(623)	64	(1,067)	(209)	-	532	(3,416)	(3,684)
本財政年度與本年保年度相關的淨承保總估計值與淨承保總估計值 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	460	(196)	(2)	9	32	(421)	64	(79)	(190)	-	442	299	686
本財政年度中與本年保年度相關的最終保費毛額的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (-)	(54)	(18)	0	1	(13)	46	17	(121)	(2)	-	(38)	(181)	(162)
未配保費保費總額 - 利潤(虧損) Unaccounted Underwriting Results - Profit/Loss	(191)	(161)	(3)	(72)	179	476	299	(163)	(202)	-	221	436	1,416

一般保險業務線 General Insurance Lines of Business	協約再保險業務 Reinsurance Treaty Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's 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			
附3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已保付中保費 Claims paid in current financial year													
已保付中保費總額 Gross claim paid	5,415	2,609	29	240	399	7,015	278	1,386	6	-	669	18,044	18,752
已保付中保費淨額 Net claim paid	4,311	2,095	28	227	302	5,468	276	1,290	5	-	548	14,980	15,568
本財政年度中的已保付中保費與未保費的變動 Changes in case outstanding provision in current financial year													
已保付中保費與未保費的結轉支額 Gross case outstanding provision off	941	2,491	32	298	536	9,915	732	2,125	10	-	759	17,749	19,710
已保付中保費與未保費的結轉支額 Gross case outstanding provision b/f	840	2,232	112	372	808	11,172	646	1,792	10	-	734	18,717	20,927
已保付中保費與未保費的結轉支額 Net case outstanding provision off	776	2,331	20	270	487	7,679	717	1,978	7	-	423	14,896	16,232
已保付中保費與未保費的結轉支額 Net case outstanding provision b/f	697	2,139	99	359	708	8,515	605	1,639	4	-	482	15,247	17,020
本財政年度中的已保付中保費與未保費的變動 Changes in BNR provision in current financial year													
已保付中保費與未保費的結轉支額 Gross BNR provision off	3,871	2,463	35	284	481	7,080	781	6,466	251	-	1,906	23,817	24,757
已保付中保費與未保費的結轉支額 Gross BNR provision b/f	3,275	2,392	81	435	505	5,614	806	5,489	32	-	2,189	20,820	22,363
已保付中保費與未保費的結轉支額 Net BNR provision off	2,812	2,366	33	276	415	5,496	754	6,239	251	-	1,337	19,979	20,824
已保付中保費與未保費的結轉支額 Net BNR provision b/f	2,686	2,283	78	422	383	4,338	789	5,214	32	-	1,361	17,587	18,868



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	64	24	(0)	61	5	1,301	7	120	5	8	(3)	1,591
向業務相關的再保人轉分 (-) Gross commission, relating to business written (-)	(21)	(5)	(0)	(13)	(1)	(203)	(1)	(36)	(2)	(4)	1	(285)
財政年度轉分出的保費再轉分出再保險的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費 (-) Premium written, retroceded to retrocessionaires (-)	(5)	(2)	-	(25)	(1)	(301)	(1)	(7)	-	-	(1)	(344)
向轉分出的業務相關的再保險再保人 Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1	0	-	5	0	57	0	2	-	-	0	66
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金融損失 - 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: 本年度淨收入扣除再保險的總承保後業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	97	26	32	10	6	1,144	2	88	2	5	11	1,422	
與本年保年度相關的最終再保費支出毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(30)	(5)	21	(3)	(2)	(187)	(0)	(26)	(0)	(2)	(3)	(236)	
與本年保年度相關的最終淨承保毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(34)	(9)	-	(13)	(3)	(344)	(0)	(36)	(4)	(2)	(2)	(445)	
與本年保年度相關的轉分出的保費再保費 Retroceded business result, relating to current underwriting year	(14)	(3)	(8)	3	(1)	(169)	(0)	(7)	0	0	(2)	(200)	
與本年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 (-)	(21)	(4)	(8)	(0)	(2)	(283)	(0)	(11)	-	-	(2)	(330)	
與本年保年度轉分出的業務相關的最終再保費佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	7	0	-	0	0	56	0	3	-	-	0	67	
與本年保年度轉分出的業務相關的最終淨承保毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	0	1	-	3	0	58	0	1	0	0	0	63	
本財政年度中的已派付開支 Expenses incurred in current financial year	(5)	(2)	(1)	(1)	0	(73)	(0)	(7)	(1)	(1)	(1)	(92)	
所有承保年度中的未償還或未分配的保費負債的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	0	0	0	0	0	3	0	(0)	(0)	-	0	4	
管理開支 (-) Management expenses (-)	(4)	(2)	(1)	(1)	(0)	(26)	(1)	(7)	(1)	(1)	(1)	(36)	
本年保費和溢利與前年保費的未滿期部分的未償還支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	(1)	0	-	0	(1)	0	(0)	0	(0)	0	(1)	
已獲支付但未生效的合約的未領取的變動 (+) Change in implied profit for issued but not accepted contracts (+)	(0)	-	-	-	-	1	0	2	-	-	(0)	3	
本財政年度中與本年保費相關淨承保後最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	14	7	48	(3)	1	372	1	14	(3)	2	3	482	
本財政年度中與本年保費相關的最終淨承保後保費 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(23)	4	(1)	(1)	(1)	126	4	31	3	4	(16)	129	
本財政年度中與過往保費年度相關的最終淨保費支出淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	6	1	5	(2)	(0)	(0)	(0)	(12)	(2)	(3)	4	(12)	
本財政年度中與過往保費年度相關的最終淨保費淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(0)	4	(1)	3	63	279	(5)	(47)	0	(1)	39	334	
本財政年度中與過往保費年度相關淨承保後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	(17)	2	4	6	62	396	(2)	(28)	2	(0)	28	462	
本財政年度中與保費負債的預計估計連用的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	0	-	1	0	3	1	1	(0)	(0)	10	16	
未經折扣保費業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(3)	8	49	4	63	779	(0)	(13)	(2)	1	42	919	

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表 5 : 補充資訊 Table 5 : Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	48	16	0	13	7	416	13	52	0	0	62	630
已償付申索淨額 Net claim paid	49	16	0	10	7	353	10	50	0	0	62	557
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已結未決申索準備金的結轉毛額額 Gross case outstanding provision off	11	28	0	34	17	1,121	23	187	2	-	9	1,433
已結未決申索準備金承前結轉毛額額 Gross case outstanding provision b/f	10	30	5	23	22	1,279	26	191	-	-	87	1,675
已結未決申索準備金的結轉淨額額 Net case outstanding provision off	10	28	0	21	17	903	18	163	1	-	9	1,172
已結未決申索準備金承前淨額額 Net case outstanding provision b/f	9	30	3	17	21	1,063	20	162	-	-	87	1,412
本財政年度中的已結未決申索準備金中保費準備金的變動 Changes in BNR provision in current financial year												
已結未決申索準備金中保費準備金的結轉毛額額 Gross BNR provision off	13	51	0	31	15	593	7	152	2	-	34	897
已結未決申索準備金中保費準備金承前毛額額 Gross BNR provision b/f	29	52	(0)	75	27	904	15	128	-	-	56	1,287
已結未決申索準備金中保費準備金的結轉淨額額 Net BNR provision off	13	50	0	25	15	440	6	138	1	-	34	723
已結未決申索準備金中保費準備金承前淨額額 Net BNR provision b/f	27	51	(0)	34	24	708	12	105	-	-	56	1,018



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(港幣百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	非比例再保險再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的總書寫及再轉回 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession														
書寫 (+) Gross Premium Written (+)	-	0	-	-	-	(0)	237	1	50	-	-	2	280	1,881
向業務相關的佣金及佣金 (-) Gross commission, relating to business written (-)	-	-	-	-	-	0	(20)	-	(5)	-	-	(0)	(26)	(311)
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														
轉分回再保險的佣金及佣金 (-) Premium written, retroceded to retrocessionaries (-)	-	(0)	-	-	-	-	(23)	(0)	(7)	-	-	-	(30)	(374)
再轉分出的再保險相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	(0)	-	-	-	-	4	0	2	-	-	-	6	71
該年度在香港承保的保費數目 (單位: 宗) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例再保險再保險業務 Non-Proportional Reinsurance Facultative Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表2：本年度會計入扣除折扣的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年保年度相關的總承保費 (+) Gross ultimate premium, relating to current underwriting year (+)														
-	-	0	-	-	-	208	1	33	-	-	2	244	1,666	
與本年保年度相關的總承保開支 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)														
-	-	-	-	-	-	(21)	-	(3)	-	-	(0)	(23)	(259)	
與本年保年度相關的總承保中溢利 (-) Gross ultimate claims, relating to current underwriting year (-)														
-	-	(0)	-	-	-	(116)	-	(4)	-	-	(1)	(122)	(967)	
與本年保年度相關的再轉分出的再保險溢利 Retroceded business result, relating to current underwriting year														
-	-	(0)	-	-	-	(7)	(0)	(4)	-	-	-	(12)	(212)	
與本年保年度轉分出的再保險相關的再保險溢利 Ultimate premium relating to current underwriting year on retroceded business (-)														
-	-	(0)	-	-	-	(13)	(0)	(5)	-	-	-	(18)	(348)	
與本年保年度轉分出的再保險相關的再保險溢利及佣金 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)														
-	-	-	-	-	-	2	0	0	-	-	-	3	70	
與本年保年度轉分出的再保險相關的再保險溢利及佣金 (+) Ultimate claims relating to current underwriting year on retroceded business (+)														
-	-	0	-	-	-	3	-	-	-	-	-	3	66	
本年保年度中的已承保費用 Expenses incurred in current financial year														
0	0	0	0	0	0	(30)	1	(28)	-	-	(0)	(57)	(149)	
與本年保年度中的已承保費用及未到期保險單的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (-)														
-	-	(0)	0	0	0	0	0	(0)	-	-	0	(0)	4	
管理開支 (+) Management expenses (+)														
-	-	(0)	-	-	0	(23)	(0)	(7)	-	-	(0)	(31)	(126)	
本年保年度及過往保年度之本保期部分之本保期支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (-)														
0	0	0	-	-	-	(7)	1	(20)	-	-	(0)	(26)	(27)	
已轉分回未支取的合約中未支取的溢利 (+) Change in implied profit for bound but not accepted contracts (+)														
-	-	-	-	-	-	(2)	-	(1)	-	-	(0)	(2)	0	
本年保年度中與本年保年度相關的淨承保溢利及虧損 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year														
0	0	0	0	0	0	32	1	(8)	-	-	1	27	479	
本年保年度中與本年保年度相關的淨承保溢利及虧損 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)														
-	-	0	-	-	(0)	15	(0)	13	-	-	0	28	157	
本年保年度中與過往保年度相關的淨承保溢利及虧損的變動 (+) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)														
-	-	0	-	-	0	0	0	(1)	-	-	(0)	(1)	137	
本年保年度中與過往保年度相關的總承保中溢利及虧損 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)														
0	0	(1)	0	0	0	39	0	(49)	-	-	8	(2)	333	
本年保年度中與過往保年度相關的淨承保溢利及虧損 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year														
0	0	(1)	0	0	-	54	0	(37)	-	-	8	26	477	
本年保年度中與保險商應有的風險估計溢利的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (-)														
-	-	0	0	(0)	-	0	4	0	(3)	-	1	3	19	
與保險商應有的風險 - 溢利/(虧損) Underestimated Underwriting Results - Profit/(Loss)														
0	0	(0)	0	-	-	0	50	1	(46)	-	10	54	974	

一般保險業務線 General Insurance Lines of Business	非比例再保險再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表3 - 補充資訊 Table 3 - Supplementary Information													
本財政年度中的已繳付申索額 Claims paid in current financial year													
已繳付申索毛額 Gross claim paid	-	1	-	-	-	59	4	15	-	-	-	79	708
已繳付申索淨額 Net claim paid	-	1	-	-	-	32	4	14	-	-	-	51	608
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision of	0	9	-	-	-	396	-	124	-	-	0	529	1,981
已結未決申索準備金於承前毛額 Gross case outstanding provision b/f	8	1	-	-	39	418	0	59	-	-	10	536	2,210
已結未決申索準備金的結轉淨額 Net case outstanding provision of	0	8	-	-	-	241	-	121	-	-	0	371	1,543
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	8	1	-	-	39	246	0	56	-	-	10	380	1,773
本財政年度中的已結未決申索準備金中與再保險相關的變動 Changes in BNR provision in current financial year													
已結未決申索準備金中與再保險相關的結轉毛額 Gross BNR provision of	1	1	0	-	0	44	8	183	-	-	6	242	1,140
已結未決申索準備金中與再保險相關的承前毛額 Gross BNR provision b/f	1	2	0	0	4	63	9	191	-	-	15	286	1,573
已結未決申索準備金中與再保險相關的結轉淨額 Net BNR provision of	1	1	0	0	0	41	8	167	-	-	6	222	946
已結未決申索準備金中與再保險相關的承前淨額 Net BNR provision b/f	1	2	0	0	4	40	9	182	-	-	15	283	1,281



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	7	24	(8)	21	2	278	6	47	5	8	9	406
向業務相關的保費支項 (-) Gross commission, relating to business written (-)	(1)	(4)	(8)	(5)	(8)	(55)	(1)	(16)	(2)	(4)	(2)	(92)
財政年度轉分出的保費和轉分再保保費的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分之總額分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(1)	(2)	-	(10)	(1)	(105)	(1)	(5)	-	-	(1)	(126)
與轉分之總額相關的再保險保費 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	0	0	-	1	0	14	0	1	-	-	0	17
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	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's Compensation	一般法律責任 General Liability	金融損失 - 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: 本年度會計入貼現變動和總承保結果 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保年度相關的總保費支項 (+) Gross ultimate premium, relating to current underwriting year (+)	6	24	10	7	1	233	1	33	2	5	6	327	
與本年保年度相關的最終再保費支項 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1)	(8)	(2)	(2)	(8)	(47)	(8)	(18)	(8)	(2)	(1)	(48)	
與本年保年度相關的最終中保支項 (-) Gross ultimate claims, relating to current underwriting year (-)	(1)	(8)	-	(11)	(8)	(87)	(8)	(11)	(3)	(8)	(8)	(103)	
與本年保年度相關的淨保費結果 Retroceded business result, relating to current underwriting year	(2)	(3)	(8)	3	(8)	(96)	(8)	(4)	0	0	(1)	(70)	
與本年保年度轉分出的業務相關的總保費支項 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(2)	(4)	(8)	(8)	(8)	(82)	(8)	(8)	-	-	(2)	(103)	
與本年保年度轉分出的業務相關的再保保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	0	0	-	0	0	11	0	1	-	-	0	12	
與本年保年度轉分出的業務相關的再保保費支項 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	0	0	-	3	0	15	0	1	0	0	0	21	
本財政年度中的已承保開支 Expenses incurred in current financial year	(1)	(2)	(8)	(1)	(8)	(17)	(8)	(3)	(1)	(1)	(8)	(26)	
所有承保年度中未保費支項中未扣保費支項的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (-)	0	0	0	0	0	11	0	0	0	-	(8)	(2)	
管理開支 (+) Management expenses (+)	(1)	(2)	(8)	0	(8)	(16)	(8)	(3)	(1)	(1)	(8)	(25)	
本年度的淨保費與前年保費的未獲期部分的未獲開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (-)	(8)	0	-	0	(8)	0	0	0	0	(8)	0	0	
已承保但未支取的合約未保費的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(8)	-	-	-	-	1	0	(1)	-	-	(8)	1	
本財政年度中與本年保年度相關的淨保費最終最佳估計再保險結果 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year	1	5	25	(4)	1	46	0	3	(2)	2	3	80	
與本財政年度中與本年保年度相關的淨保費再保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(2)	(3)	3	1	1	21	4	10	3	4	2	46	
與本財政年度中與本年保年度相關的淨保費再保費開支的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	0	0	5	0	(8)	(3)	(8)	(5)	(2)	(3)	(8)	(9)	
與本財政年度中與本年保年度相關的淨保費再保費開支的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(2)	(12)	(1)	(12)	(2)	(87)	(7)	(20)	0	(1)	0	(118)	
本財政年度中與本年保年度相關的淨保費最終最佳估計再保險結果 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	(8)	(12)	7	(12)	(8)	(44)	(3)	(15)	2	(8)	2	(80)	
與本財政年度中與本年保費負債的未獲期估計連帶的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	0	-	0	(8)	1	1	2	0	(8)	(8)	3	
未扣保費承保結果 - 利潤(虧損) Uncounted Underwriting Results - Profit(Loss)	(2)	(8)	33	(15)	(1)	3	(5)	(18)	(8)	1	4	2	

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
表 5 : 補充資訊 Table 5 : Supplementary Information												
本財政年度中的已支付申索額 Claims paid in current financial year												
已支付申索金額 Gross claim paid	3	6	0	6	0	96	13	9	0	0	(0)	135
已支付申索淨額 Net claim paid	3	6	0	5	0	82	10	8	0	0	(0)	116
本財政年度中的已撥出申索準備金的變動 Changes in case outstanding provision in current financial year												
已撥出申索準備金的結轉金額 Gross case outstanding provision off	2	23	0	16	1	355	22	61	1	-	1	482
已撥出申索準備金計入溢利金額 Gross case outstanding provision b/f	2	19	5	5	1	396	25	64	-	-	2	520
已撥出申索準備金的結轉淨額 Net case outstanding provision off	2	23	0	11	1	298	17	59	1	-	1	413
已撥出申索準備金的溢利淨額 Net case outstanding provision b/f	2	19	3	5	1	341	18	58	-	-	2	449
本財政年度中的已撥出保費撥回申索準備金的變動 Changes in BNR provision in current financial year												
已撥回保費撥回申索準備金的結轉金額 Gross BNR provision off	2	20	0	19	2	196	6	40	1	-	2	288
已撥回保費撥回申索準備金的溢利金額 Gross BNR provision b/f	1	10	(0)	6	0	91	11	17	-	-	1	138
已撥回保費撥回申索準備金的結轉淨額 Net BNR provision off	2	20	0	16	2	190	5	43	1	-	2	241
已撥回保費撥回申索準備金的溢利淨額 Net BNR provision b/f	2	9	(0)	6	0	87	9	14	-	-	1	128



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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			
附1: 已承保及轉分出的業務的業務再保險資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	0	-	-	(0)	12	0	8	-	-	-	20	427
與業務相關的佣金支額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(1)	-	(0)	-	-	-	(1)	(93)
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分回再保險的佣金支額 (-) Premium written, retroceded to reinsurers (-)	-	(0)	-	-	-	(1)	-	(1)	-	-	-	(2)	(127)
與轉分出的業務有關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	-	(0)	-	-	-	0	-	0	-	-	-	0	17
該年度在香港承保的保費數目 (單位: 千) Number of policies written in Hong Kong during the year (in unit)													

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 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				
附2: 本年度會計入批覆折扣的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年保年度相關的最終保費支總 (+) Gross ultimate premium, relating to current underwriting year (+)	-	0	-	-	-	8	0	5	-	-	-	14	341	
與本年保年度相關的最终保費開支支總 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(0)	-	(0)	-	-	-	(1)	(49)	
與本年保年度相關的最终保費中支總 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(0)	-	-	-	(1)	-	(1)	-	-	-	(2)	(105)	
與本年保年度相關的再保險再保費 Retroceded business result, relating to current underwriting year	-	(0)	-	-	-	(0)	-	(0)	-	-	-	(1)	(71)	
與本年保年度轉分出的業務相關的最终保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	-	(0)	-	-	-	(1)	-	(0)	-	-	-	(1)	(104)	
與本年保年度轉分出的業務相關的最终保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	0	-	-	-	-	-	0	12	
與本年保年度轉分出的業務相關的最终保費開支 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	0	-	-	-	0	-	-	-	-	-	0	21	
本財政年度中的已承保費用 Expenses incurred in current financial year	-	-	-	-	-	0	(3)	1	(11)	-	-	(14)	(40)	
所有未保年度中的未保費開支未分配的保費開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)	-	(0)	-	-	-	0	0	0	(0)	-	-	(0)	(2)	
管理開支 (+) Management expenses (+)	-	(0)	-	-	0	(3)	(0)	(2)	(2)	-	-	(0)	(31)	
本年保年度結算與前年保年度本業務部分的本期開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (+)	-	0	-	-	-	(0)	-	1	(0)	-	-	(0)	(8)	
已承保但未生利的合約的未保費開支的變動 (+) Change in implied profit for issued but not accepted contracts (+)	-	-	-	-	-	(0)	-	-	(1)	-	(0)	(1)	(0)	
本財政年度中與本年保年度相關的淨承保金融損失估計業務承保業績 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year	-	0	-	-	-	0	3	1	(0)	-	(0)	(4)	76	
本財政年度中與前年保年度相關的最终保費開支淨額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	0	-	-	-	(0)	3	-	2	-	-	5	52	
本財政年度中與前年保年度相關的最终保費開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	-	0	(0)	-	(0)	-	-	(0)	(8)	
本財政年度中與前年保年度相關的最终保費開支淨額的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)	-	(1)	-	-	-	0	3	0	1	-	-	4	(114)	
本財政年度中與前年保年度相關的淨承保金融損失估計業務承保業績 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	-	(1)	-	-	-	0	6	0	3	-	0	9	(72)	
本財政年度中與前保費開支估計業務的估計業務的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (+)	-	0	-	-	-	0	0	0	0	-	-	0	3	
未經保費承保業績 - 利潤(虧損) Underestimated Underwriting Results - Profit(Loss)	-	(0)	-	-	-	0	9	1	(0)	-	(0)	0	5	

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務, 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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			
Table 5 Supplementary Information													
本財政年度中的已繳付申索額 Claims paid in current financial year													
已繳付申索金額 Gross claim paid	-	1	-	-	-	6	4	0	-	-	-	11	146
已繳付申索淨額 Net claim paid	-	1	-	-	-	6	4	0	-	-	-	11	127
本財政年度中的已結未付申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未付申索準備金的結轉毛額數 Gross case outstanding provision c/f	-	9	-	-	-	33	-	4	-	-	-	46	526
已結未付申索準備金結轉毛額數 Gross case outstanding provision b/f	7	1	-	-	11	28	-	10	-	-	4	61	581
已結未付申索準備金的結轉淨額數 Net case outstanding provision c/f	-	8	-	-	-	33	-	3	-	-	-	46	458
已結未付申索準備金結轉淨額數 Net case outstanding provision b/f	7	1	-	-	11	28	-	10	-	-	4	61	510
本財政年度中的已結未付申索準備金中索賠準備金的變動 Changes in BNR provision in current financial year													
已結未付申索準備金中索賠準備金的結轉毛額數 Gross BNR provision c/f	1	1	-	-	0	10	8	41	-	-	-	61	340
已結未付申索準備金中索賠準備金結轉毛額數 Gross BNR provision b/f	1	2	-	0	1	4	9	29	-	-	9	56	194
已結未付申索準備金中索賠準備金結轉淨額數 Net BNR provision c/f	1	1	-	-	0	10	7	36	-	-	-	54	205
已結未付申索準備金中索賠準備金結轉淨額數 Net BNR provision b/f	1	2	-	0	1	3	8	27	-	-	9	52	180



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	57	1	-	40	2	1,023	1	73	-	-	(12)	1,185
向業務相關的保金毛額 (-) Gross commission, relating to business written (-)	(20)	(0)	-	(7)	(1)	(147)	(0)	(20)	-	-	3	(193)
財政年度轉分出的保費及再保保費的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分至紐緯分保再保險公司的保費 (-) Premium written, retroceded to reinsurers/nales (-)	(4)	(1)	-	(15)	(1)	(196)	(0)	(1)	-	-	(0)	(218)
向轉分出的業務相關的再保保費金 (+) Reinsurance commission, relating to business retroceded to reinsurers/nales (+)	1	0	-	4	0	42	0	1	-	-	0	48
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產 Goods in Transit	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	標準按揭 Standard Mortgage					逆按揭 Reverse Mortgage			
表 2：本年承保人扣除折扣的總承保業績 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 (+)	91	2	21	3	5	911	1	55	-	-	5	1,095	
與本年保費相關的總收購成本毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(29)	(1)	-	(1)	(1)	(140)	(0)	(15)	-	-	(1)	(188)	
與本年保費相關的最終淨毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(32)	(0)	-	(2)	(3)	(276)	(0)	(25)	(1)	-	(2)	(342)	
與本年保費相關的攤分佔位的業務業績 Retroceded business result, relating to current underwriting year	(12)	(0)	(1)	0	(1)	(113)	(0)	(3)	-	-	(0)	(130)	
與本年保費攤分佔位的業務相關的總保費毛額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(19)	(0)	(1)	(0)	(1)	(201)	(0)	(5)	-	-	(0)	(227)	
與本年保費攤分佔位的業務相關的總再保險收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	7	0	-	0	0	46	0	2	-	-	0	55	
與本年保費攤分佔位的業務相關的總再保險費用 (-) Ultimate claims relating to current underwriting year on retroceded business (-)	0	0	-	0	0	42	-	0	-	-	0	42	
本財政年度中的已保費用 Expenses incurred in current financial year	(4)	0	(1)	(0)	0	(56)	(0)	(4)	(0)	-	(1)	(60)	
與本年保費中的資產負債表中未計入的保險費的變動 (+) Changes in UAE in claims liabilities for all underwriting years (-)	0	0	-	0	0	4	0	(0)	(0)	-	0	5	
管理開支 (-) Management expenses (-)	(4)	(0)	(1)	(1)	(0)	(59)	(0)	(4)	-	-	(1)	(70)	
本年保費和過往保費年度的未獲賠部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(0)	0	-	0	0	(1)	0	(0)	-	-	0	(1)	
已確定但未生利的合約的利潤的變動 (+) Change in implied profit for bound but not heipted contracts (+)	-	-	-	-	0	0	0	2	-	-	-	2	
本財政年度中與本年保費相關的淨承保虧損最佳估計結果合共數額 Net Undercounted Best Estimate Combined Business Results in current financial year, relating to current year	13	2	20	1	6	326	1	10	(1)	-	1	372	
本財政年度中與過往保費年度相關的淨承保虧損的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(21)	(4)	(3)	4	(2)	106	(0)	21	-	-	(18)	83	
本財政年度中與過往保費年度相關的總再保險費用變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	6	1	-	(1)	(0)	7	0	(6)	-	-	5	(3)	
本財政年度中與過往保費年度相關的總再保險費用變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	1	17	(0)	15	65	341	2	(27)	-	-	39	452	
本財政年度中與過往保費年度相關的淨承保虧損最佳估計結果合共數額 Net Undercounted Best Estimate Combined Business Results in current financial year, relating to prior year	(14)	14	(3)	18	63	439	2	(12)	-	-	26	532	
本財政年度中與過往保費年度相關的保險費負債估計差額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	0	-	0	0	3	0	(1)	-	-	10	14	
未扣除保費的淨承保虧損 - 利潤(虧損) Unaccounted Underwriting Results - Profit(Loss)	(1)	16	16	19	64	768	2	(3)	(1)	-	37	917	

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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												
本財政年度內已付保單索償 Claims paid in current financial year												
已支付淨索償 Gross claim paid	44	10	0	7	7	321	0	43	-	-	62	495
已支付淨索償 Net claim paid	45	10	0	5	6	271	0	41	-	-	62	441
本財政年度內已付保單索償的變動 Changes in cases outstanding provision in current financial year												
已付保單索償的結轉毛額 Gross case outstanding provision off	9	6	-	16	16	786	1	126	0	-	8	950
已付保單索償的承前毛額 Gross case outstanding provision b/f	8	11	-	16	21	883	2	128	-	-	85	1,155
已付保單索償的結轉淨額 Net case outstanding provision off	9	6	-	10	16	605	1	104	0	-	8	759
已付保單索償的承前淨額 Net case outstanding provision b/f	8	11	-	12	20	723	2	103	-	-	85	903
本財政年度內已付保單索償中董事會索償的變動 Changes in BNR provision in current financial year												
已付保單索償中董事會索償的結轉毛額 Gross BNR provision off	10	30	-	12	13	397	1	112	0	-	33	609
已付保單索償中董事會索償的承前毛額 Gross BNR provision b/f	28	42	-	69	27	813	4	111	-	-	55	1,148
已付保單索償中董事會索償的結轉淨額 Net BNR provision off	11	30	-	9	13	290	1	95	1	-	33	482
已付保單索償中董事會索償的承前淨額 Net BNR provision b/f	25	42	-	28	24	621	3	91	-	-	55	890



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(港幣百萬元)
(HK\$ million)

非比例臨時再保險業務 - 總覽 Non-Proportional Reinsurance Facultative Business - Offshore														合計總額 Grand Total
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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				
附1：已承保及轉分出的業務的總書寫及再轉回 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減轉分保賠款 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	-	235	0	42	-	-	2	289	1,454
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	-	(20)	-	(5)	-	-	(0)	(25)	(218)
財政年度轉分出的保費和轉分回再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分回總書寫的佣金毛額 (-) Premium written, retroceded to reinsurers (-)	-	(0)	-	-	-	-	(22)	(0)	(6)	-	-	-	(29)	(247)
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	-	-	0	-	-	-	4	0	2	-	-	-	6	54
該年度在香港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 總覽 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage			金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附2：本年承保人批覆折扣的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年保年度相關的總承保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	199	0	28	-	-	-	2	230	1,325
與本年保年度相關的總營業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(20)	-	(2)	-	-	-	(0)	(23)	(211)
與本年保年度相關的總承保毛額 (+) Gross ultimate claims, relating to current underwriting year (+)	-	-	-	-	-	(115)	-	(4)	-	-	-	(1)	(120)	(402)
與本年保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	-	-	-	-	(7)	(0)	(4)	-	-	-	-	(11)	(141)
與本年保年度轉分出的業務相關的總承保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	-	-	-	-	-	(12)	(0)	(4)	-	-	-	-	(17)	(244)
與本年保年度轉分出的業務相關的總承保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	2	0	0	-	-	-	-	3	88
與本年保年度轉分出的業務相關的總承保毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	3	-	-	-	-	-	-	3	46
本財政年度中的已承保淨損失 Expenses incurred in current financial year	0	0	0	0	0	(27)	(0)	(17)	-	-	-	(0)	(43)	(109)
所有承保年度的中保費與中保分配及保留開支的變動 (+) Changes in UAE in claims liabilities for all underwriting years (+)	-	0	0	0	0	0	0	(0)	-	-	-	0	0	6
管理開支 (+) Management expenses (+)	-	-	-	-	-	(20)	(0)	(5)	-	-	-	(0)	(25)	(90)
本年保年度中與本年保年度未獲賠部分的未獲賠部分的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (+)	0	0	0	0	0	(7)	0	(11)	-	-	-	(0)	(18)	(19)
已獲支付但未獲支付的合約外利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	-	-	(2)	-	0	-	-	-	-	(2)	0
本財政年度中與本年保年度相關的淨承保總最佳估計綜合營業業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year														
本財政年度中與本年保年度相關的總承保費毛額 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(0)	-	-	-	11	(0)	11	-	-	-	0	23	105
本財政年度中與過往承保年度相關的總承保費與開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	0	0	0	0	0	0	(1)	-	-	(0)	(1)	(4)	(4)
本財政年度中與過往承保年度相關的總承保費毛額的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)	0	0	0	0	0	36	0	(50)	-	-	-	8	(6)	447
本財政年度中與本年保年度相關的淨承保總最佳估計綜合營業業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year														
本財政年度中與過往保費的預計估計總開支的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	0	0	0	0	48	0	(40)	-	-	-	8	16	848
本財政年度中與過往保費的預計估計總開支的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (+)	-	-	0	(0)	-	4	0	(3)	-	-	-	1	2	16
未經折扣承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	0	0	0	0	0	81	0	(42)	-	-	-	10	49	986

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 總覽 Non-Proportional Reinsurance Facultative Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employed 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				
附3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已收保費中支額 Claims paid in current financial year														
已支付中支毛額 Gross claim paid	-	-	-	-	-	53	-	14	-	-	-	68	563	
已支付中支淨額 Net claim paid	-	-	-	-	-	20	-	14	-	-	-	40	481	
本財政年度中的已結未決中支準備金的變動 Changes in case outstanding provision in current financial year														
已結未決中支準備金的結轉毛額 Gross case outstanding provision of	0	-	-	-	-	363	-	120	-	-	0	483	1,434	
已結未決中支準備金的承前毛額 Gross case outstanding provision b/f	0	-	-	-	-	28	389	49	-	-	7	474	1,629	
已結未決中支準備金的結轉淨額 Net case outstanding provision of	0	-	-	-	-	208	-	118	-	-	0	326	1,085	
已結未決中支準備金的承前淨額 Net case outstanding provision b/f	0	-	-	-	-	28	217	0	47	-	7	300	1,262	
本財政年度中的已結未決中支準備金中支準備金的變動 Changes in BNR provision in current financial year														
已結未決中支準備金中支準備金的結轉毛額 Gross BNR provision of	0	0	0	0	-	34	0	142	-	-	6	181	790	
已結未決中支準備金中支準備金的承前毛額 Gross BNR provision b/f	0	0	0	0	-	3	59	1	162	-	6	231	1,379	
已結未決中支準備金中支準備金的結轉淨額 Net BNR provision of	0	0	0	0	-	31	0	132	-	-	6	169	600	
已結未決中支準備金中支準備金的承前淨額 Net BNR provision b/f	0	0	0	0	-	3	46	1	155	-	6	210	1,101	



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協的再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例值的再保險業務 Proportional Reinsurance Treaty Business											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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		
附1: 已承保及轉分出的業務的虧損與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保賠款 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	9,145	3,214	24	321	803	9,098	328	3,461	124	-	1,838	28,365
向業務相關的保費毛額 (-) Gross commission, relating to business written (-)	(2,757)	(893)	(6)	(79)	(214)	(2,501)	(44)	(1,128)	(82)	-	(461)	(8,165)
財政年度轉分出的保費和轉分回再保險的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分回再保險的保費毛額 (-) Premium written, retroceded to retrocessionaires (-)	(2,360)	(83)	(4)	(82)	(58)	(2,564)	0	(152)	0	-	(612)	(5,914)
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	778	32	0	18	18	734	3	99	(0)	-	245	1,888
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例值的再保險業務 Proportional Reinsurance Treaty 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 Goods in Transit	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						標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
附2: 本年承保淨入扣再保險的總承保淨額 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	5,945	2,465	21	264	565	7,345	331	1,971	14	-	1,693	20,613	
與本年保年度相關的最終再保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,702)	(651)	(5)	(60)	(147)	(1,905)	(34)	(611)	(2)	-	(336)	(5,454)	
與本年保年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,925)	(1,837)	(16)	(209)	(292)	(4,260)	(259)	(1,107)	(2)	-	(1,565)	(13,173)	
與本年保年度相關的淨分出的業務業績 Retroceded business result, relating to current underwriting year	(917)	(9)	(5)	(16)	(5)	(666)	(1)	(20)	(9)	-	292	(962)	
與本年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 (+)	(1,810)	(59)	(2)	(37)	(17)	(2,030)	(1)	(103)	(8)	-	(440)	(4,514)	
與本年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 (+)	467	16	0	10	6	486	1	32	(0)	-	166	1,185	
與本年保年度轉分出的業務相關的淨最終保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	826	33	2	11	6	883	0	91	0	-	565	2,377	
本財政年度中的已付保費 Expenses incurred in current financial year	(266)	(180)	(1)	(13)	(31)	(435)	(16)	(188)	(26)	-	(243)	(1,541)	
所有承保年度的中國負債中未分配/撥款項下的變動 (-) Changes in SLAE in claims liabilities for all underwriting years (-)	(10)	1	(5)	(1)	(2)	(16)	1	(1)	(2)	-	(3)	(33)	
管理開支 (-) Management expenses (-)	(36)	(160)	(1)	(12)	(26)	(331)	(20)	(196)	(10)	-	(242)	(1,376)	
本年保費和過往保費年度的未獲劃部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	(20)	(5)	0	(5)	(88)	1	(1)	(24)	-	1	(132)	
已獲資本生利的合約未獲採納的合約 (+) Change in implied profit for bound but not accepted contracts (+)	(49)	(44)	0	(0)	9	65	4	(142)	(3)	-	(44)	(118)	
本財政年度中與本年保年度相關的淨承保總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													
本財政年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,641	638	9	45	181	1,058	85	1,389	107	-	(53)	6,099	
本財政年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(771)	(204)	(2)	(15)	(50)	(396)	(17)	(476)	(80)	-	(44)	(2,066)	
本財政年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,405)	(511)	(6)	(22)	(184)	(479)	(43)	(1,070)	(211)	-	537	(3,394)	
本財政年度中與本年保年度相關的淨承保總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													
本財政年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in Risk Margin for insurance liabilities in current financial year (-)	(56)	10	0	1	(11)	0	16	(74)	(1)	-	(37)	(153)	
未經折扣承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(238)	64	(8)	(26)	32	327	64	(329)	(222)	-	198	(126)	

一般保險業務線 General Insurance Lines of Business	比例值的再保險業務 Proportional Reinsurance Treaty Business												
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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	標準按揭 Standard Mortgage					逆按揭 Reverse Mortgage			
附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	5,325	2,480	29	235	363	5,075	139	1,202	6	-	647	15,499	
已償付申索淨額 Net claim paid	4,244	2,379	28	222	273	3,902	138	1,113	5	-	526	12,831	
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已結未決申索準備金的結轉毛額 Gross case outstanding provision of	919	1,061	32	282	421	6,764	332	1,975	10	-	750	12,148	
已結未決申索準備金的承前毛額 Gross case outstanding provision b/f	825	1,333	54	353	630	7,038	266	1,282	10	-	713	12,515	
已結未決申索準備金的結轉淨額 Net case outstanding provision of	754	1,023	20	254	395	5,405	331	1,442	7	-	417	10,049	
已結未決申索準備金的承前淨額 Net case outstanding provision b/f	683	1,207	41	342	562	5,595	263	1,152	4	-	481	10,370	
本財政年度中的已結餘再保險申索準備金的變動 Changes in RBNR provision in current financial year													
已結餘再保險申索準備金的結轉毛額 Gross RBNR provision of	3,792	1,916	33	271	398	5,008	333	5,135	233	-	1,830	18,530	
已結餘再保險申索準備金的承前毛額 Gross RBNR provision b/f	3,218	1,487	50	365	298	4,463	328	4,249	20	-	2,131	16,570	
已結餘再保險申索準備金的結轉淨額 Net RBNR provision of	2,754	1,497	31	263	346	3,866	333	4,924	233	-	1,262	15,468	
已結餘再保險申索準備金的承前淨額 Net RBNR provision b/f	2,631	1,409	47	283	181	3,505	327	3,994	20	-	1,303	13,771	

(港幣百萬元)
(HK\$'million)

非比例再保的再保險業務 Non-Proportional Reinsurance Treaty Business																合計總額 Grand Total
一般保險業務線 General Insurance Lines of Business	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	倉儲損失 - 按揭 Pecuniary Loss - Mortgage			金融損失 - 信託及其他 Financial Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨物 Goods in Transit	標準按揭 Standard Mortgage				逆轉按揭 Reverse Mortgage						
附註：本年度會計入貼現後的淨溢利餘額 Note 2 : Total Underwriting Results excluding discount movement for current financial year																
四年承保年度相關的最終稅項支撥 (+) Gross ultimate premium, relating to current underwriting year (+)	111		694	1	21	145	3,624	324	680	36	-	-	53	5,702	26,315	
四年承保年度相關的最终稅項開支 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(5)		(71)	(0)	(2)	(14)	(324)	(24)	(90)	(5)	-	-	(6)	(547)	(6,001)	
四年承保年度相關的最終中獎收入 (-) Gross ultimate claims, relating to current underwriting year (-)	(41)		(605)	(1)	(6)	(49)	(1,875)	(87)	(404)	(7)	-	-	(19)	(3,093)	(16,266)	
截至本財政年度末日的退還商業結果 Retroscribed business result, relating to current underwriting year	(0)		(24)	-	(0)	(15)	(567)	(4)	(18)	-	-	-	(0)	(637)	(1,588)	
四年承保年度歸計至已清賬目的退還商業結果 Ultimate premium relating to current underwriting year or retroscripted business (-)	(0)		(48)	-	(1)	(19)	(842)	(12)	(49)	-	-	-	(1)	(1,029)	(5,542)	
四年承保年度歸計至已清賬目的退還商業結果 Ultimate reversion commission income relating to current underwriting year or retroscripted business (+)	0		4	-	0	2	52	2	5	-	-	-	0	66	1,251	
四年承保年度歸計至已清賬目的退還商業結果(+) Ultimate claims relating to current underwriting year or retroscripted business (+)	47		20	-	1	2	223	6	26	-	-	-	1	326	2,703	
本財政年度中的已承付開支 Expenses incurred in current financial year	(0)		(43)	(0)	(1)	(4)	(175)	(20)	(43)	(2)	-	-	(3)	(299)	(848)	
所有於本年度的虧損或資產中心分派的賠償金(應佔) Changes in ULAE in claims liabilities for all underwriting years (-)	(0)		(0)	(0)	0	1	(5)	1	(1)	(0)	-	-	(0)	(5)	(8)	
管理費用 (-) Management expenses (-)	(0)		(37)	(0)	(1)	(6)	(171)	(21)	(39)	(2)	-	-	(3)	(280)	(1,665)	
本年度和過往年份本年度的未滿期部分的本息關文的費用的 Changes in future expense for unearned portion for current and prior underwriting years (-)	(0)		(8)	-	0	0	1	0	(1)	0	-	-	(0)	(5)	(137)	
因確定或未支付的合約而發生的隱性虧損(+/-) Change in implicit profit/for bound but not accepted contracts +/-	1		(120)	-	1	1	26	5	(7)	3	-	-	(4)	(94)	(212)	
本財政年度中與本年度相關的淨承貼最佳估計綜合業務結果 Net Undescribed Best Estimate Combined Business Results in current financial year, relating to current year	46		(169)	(0)	13	64	789	194	525	27	-	-	21	1,631	468	
四年承保年度中與過往年份本年度的相關的淨承貼最佳估計綜合業務結果 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	56		33	0	(1)	6	(529)	(6)	89	(8)	-	-	9	(478)	5,621	
四年承保年度中與過往年份本年度的相關的淨承貼最佳估計綜合業務結果 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(4)		(1)	0	0	5	58	5	(3)	5	-	-	(2)	60	(1,596)	
四年承保年度中與過往年份本年度的相關的淨承貼最佳估計綜合業務結果 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(58)		(80)	(2)	2	134	(144)	106	3	2	-	-	(5)	(23)	(3,416)	
本財政年度中與過往年份相關的淨承貼最佳估計綜合業務結果 Net Undescribed Best Estimate Combined Business Results in current financial year, relating to prior year	(6)		(28)	(2)	1	85	(614)	39	88	(6)	-	-	2	(441)	209	
本財政年度中與過往年份相關的風險計量溢利的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	2		(28)	-	0	(2)	46	1	(40)	20	-	-	(1)	(28)	(181)	
未經貼現承保溢利 - 扣除貼現 Undiscounted Underwriting Results - Profit/Loss	46		(226)	(3)	14	147	143	235	166	15	-	-	22	563	436	

非比例保險的再保險業務														總額 Total	合計總額 Grand Total
Non-Proportional Reinsurance Treaty Business															
一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船務、航空及運輸 Marine, Aviation, and Transport				財產損失 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	負債損失 - 按揭 Pecuniary Loss - Mortgage			負債損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船務 Ships	貨運 Goods in Transit	標準按揭 Standard Mortgage				逆按揭 Reverse Mortgage					
第5 - 補充資訊 Table 5 - Supplementary Information															
本期財政年度中的已撥付申索額 Claims paid in current financial year															
已撥付申索金額 Gross claim paid	89	129	-	5	36	1,940	140	194	-	-	22	2,545	18,044		
已撥付申索淨額 Net claim paid	66	126	-	4	29	1,560	138	178	-	-	22	2,120	14,960		
本期財政年度中的已結未決申索淨備金的變動 Changes in cases outstanding provision in current financial year															
已結未決申索淨備金的結轉金額 Gross case outstanding provision c/f	22	1,340	-	17	114	3,151	400	550	-	-	6	5,061	17,749		
已結未決申索淨備金於本財政年度結轉 Gross case outstanding provision b/f	15	889	58	18	177	4,133	380	501	-	-	21	6,032	18,717		
已結未決申索淨備金的結轉淨額 Net case outstanding provision c/f	22	1,309	-	16	92	2,274	386	537	-	-	6	4,641	14,690		
已結未決申索淨備金的於本財政年度結轉 Net case outstanding provision b/f	15	872	58	17	147	2,820	342	487	-	-	21	4,877	15,247		
本期財政年度中的已撥付及已結轉申索淨備金的變動 Changes in INMR provision in current financial year															
已撥付及已結轉申索淨備金的結轉淨額 Gross INMR provision c/f	79	947	2	13	83	2,072	440	1,340	16	-	76	5,078	23,617		
已撥付及已結轉申索淨備金於本財政年度結轉 Gross INMR provision b/f	57	906	31	69	245	1,151	478	1,240	13	-	58	4,250	25,820		
已撥付及已結轉申索淨備金的結轉淨額 Net INMR provision c/f	59	909	2	13	70	1,630	421	1,315	15	-	75	4,511	19,979		
已撥付及已結轉申索淨備金於本財政年度結轉 Net INMR provision b/f	56	873	31	69	202	834	462	1,200	16	-	58	3,816	17,587		

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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虧損與再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財法年承保收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保額 (+) Gross Premium Written (+)	997	201	(0)	38	86	908	185	54	37	-	17	2,521
向業務相關的再保支額 (-) Gross commission relating to business written (-)	(99)	(69)	0	(9)	(22)	(236)	(5)	(19)	(10)	-	(11)	(481)
財法年溢轉分出的保費和轉分再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分至船務保險有限公司的保費 (-) Premium written, retroceded to reinsurers/nales (-)	(121)	(30)	-	(7)	(11)	(194)	(0)	(9)	0	-	(8)	(379)
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission relating to business retroceded to retrocessionaries (+)	46	14	-	3	3	67	3	3	(0)	-	4	142
該年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)												

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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: 本年承保收入扣除溢轉分的總承保結果 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本年保年度相關的最終保費支額 (+) Gross ultimate premium relating to current underwriting year (+)	397	168	-	30	62	868	234	56	14	-	20	1,850
與本年保年度相關的溢轉保費支額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(69)	(45)	-	(7)	(16)	(220)	(10)	(18)	(2)	-	(10)	(397)
與本年保年度相關的溢轉淨支額 (-) Gross ultimate claims relating to current underwriting year (-)	(284)	(108)	-	(22)	(23)	(419)	(212)	(38)	(2)	-	(10)	(1,118)
與本年保年度相關的轉分出的業務結果 Retroceded business result relating to current underwriting year	3	(6)	-	(1)	(3)	(72)	(0)	(3)	(9)	-	7	(83)
與本年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 (-)	(119)	(31)	-	(6)	(12)	(189)	(1)	(11)	(8)	-	(1)	(378)
與本年保年度轉分出的業務相關的最終再保保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	42	9	-	2	4	41	1	4	(0)	-	5	108
與本年保年度轉分出的業務相關的最終淨溢轉 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	80	17	-	3	4	76	0	4	0	-	3	187
本財政年度中的已付開支 Expenses incurred in current financial year	(78)	(21)	0	(3)	(2)	(41)	(10)	(4)	(32)	-	(2)	(195)
所有承保年度的中保負債中未分配溢轉支額之變動 (-) Changes in UAE in claims liabilities for all underwriting years (-)	(5)	(0)	-	(0)	1	2	0	(1)	(2)	-	0	(5)
管理開支 (-) Management expenses (-)	(73)	(18)	0	(3)	(3)	(44)	(11)	(4)	(6)	-	(3)	(165)
本年溢轉再保保費中未獲轉部分的未來開支之變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(1)	(3)	-	(0)	0	1	0	(0)	(24)	-	1	(26)
已獲支但未生效合約的未獲轉溢轉 (-) Change in unearned profit for bound but not inceptioned contracts (+)	2	2	0	(0)	2	15	3	0	(3)	-	0	18
本財政年度中與本年保年度相關的淨承保溢轉最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year												
本財政年度中與本年保年度相關的淨承保溢轉最佳估計綜合業務結果 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(29)	(16)	8	(3)	16	131	6	(6)	(33)	-	4	76
本財政年度中與本年保年度相關的溢轉淨保費溢轉 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(634)	(31)	-	7	12	8	28	0	20	-	(2)	756
本財政年度中與本年保年度相關的溢轉淨保費溢轉 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(55)	(21)	(3)	(3)	(11)	(3)	0	(3)	(8)	-	(5)	(117)
本財政年度中與本年保年度相關的溢轉淨保費溢轉 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(566)	(8)	-	(4)	(11)	218	25	8	(194)	-	(16)	(540)
本財政年度中與本年保年度相關的淨承保溢轉最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year												
本財政年度中與本年保年度相關的淨承保溢轉最佳估計綜合業務結果 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(17)	(1)	-	(1)	0	12	0	1	-	-	2	4
未經折扣承保溢轉 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(24)	(1)	8	(3)	13	244	70	(8)	(213)	-	(17)	169

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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												
本財政年度中的已付淨中保額 Claims paid in current financial year												
已支付中保支額 Gross claim paid	738	89	-	19	40	447	52	20	1	-	26	1,439
已支付中保溢轉 Net claim paid	706	75	-	19	38	359	52	20	1	-	26	1,298
本財政年度中的已結未決中保準備金的變動 Changes in case outstanding provision in current financial year												
已結未決中保準備金的結轉支額 Gross case outstanding provision off	324	149	-	38	56	826	239	73	0	-	11	1,515
已結未決中保準備金的承前支額 Gross case outstanding provision b/f	287	124	0	91	187	917	188	70	1	-	(9)	1,856
已結未決中保準備金的結轉淨溢轉 Net case outstanding provision off	215	132	-	37	52	486	239	71	0	-	11	1,244
已結未決中保準備金的承前淨溢轉 Net case outstanding provision b/f	194	108	0	90	71	635	187	69	1	-	11	1,360
本財政年度中的已結餘保單有關中保準備金的變動 Changes in BNR provision in current financial year												
已結餘保單有關中保準備金的結轉支額 Gross BNR provision off	213	170	-	26	34	397	248	85	202	-	29	1,404
已結餘保單有關中保準備金的承前支額 Gross BNR provision b/f	160	88	0	105	25	333	246	73	3	-	9	1,042
已結餘保單有關中保準備金的結轉淨溢轉 Net BNR provision off	163	162	-	25	29	310	248	76	202	-	27	1,243
已結餘保單有關中保準備金的承前淨溢轉 Net BNR provision b/f	125	79	0	105	21	261	246	65	2	-	8	912



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

非比例再保險業務，在岸 Non-Proportional Reinsurance Treaty Business - Onshore														合計總額 Grand Total
一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee* 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				
附1：已承保及轉分出的業務的總書面及再轉分 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減轉分保賠款 Financial Year Premium Written and Commission, Gross of Retrocession														
本保費 (+) Gross Premium Written (+)	65	115	1	4	12	122	320	77	(6)	-	5	714	3,235	
向業務相關的佣金支額 (-) Gross commission, relating to business written (-)	(4)	(8)	(0)	(0)	(1)	(11)	(20)	(4)	0	-	(0)	(49)	(530)	
財政年度轉分出的保費及再轉分的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的保費 (-) Premium written, retroceded to reinsurers (-)	(2)	(3)	-	(0)	(6)	(20)	(37)	(9)	-	-	(1)	(107)	(487)	
再保險佣金，與再轉分業務有關 (+) Reinsurance commission, relating to business retroceded to reinsurers (+)	0	3	-	0	1	1	4	1	-	-	0	11	153	
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)														

(單位：百萬元)
(HK\$ million)

一般保險業務線 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	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附2：本年承保人批覆折扣的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年保單年度的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	13	110	1	4	16	157	266	94	-	-	5	665	2,515	
與本年保單年度的最終保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1)	(8)	(0)	(0)	(2)	(14)	(19)	(6)	-	-	(0)	(51)	(448)	
與本年保單年度的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1)	(80)	(1)	(1)	(2)	(23)	(80)	(58)	-	-	(2)	(227)	(1,344)	
與本年保單年度的最終淨保費毛額 Retroceded business result, relating to current underwriting year	(1)	(7)	-	0	4	3	4	(13)	-	-	(0)	(11)	(84)	
與本年保單年度終止之再保險相關的再保險保費 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(1)	(29)	-	0	4	0	(4)	(31)	-	-	(1)	(63)	(441)	
與本年保單年度終止之再保險相關的再保險保費收入 (+) Ultimate reinsurance commission income relating to current underwriting year on retroceded business (+)	0	4	-	-	(0)	1	2	2	-	-	0	10	117	
與本年保單年度終止之再保險相關的再保險保費 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	0	18	-	-	1	2	6	16	-	-	1	43	230	
本財政年度中的已承保保費 Expenses incurred in current financial year	(5)	(7)	(0)	(0)	(1)	(7)	(17)	(4)	(0)	-	(1)	(40)	(236)	
所有承保年度的中保費與成本分配之保單開支的變動 (+) Changes in UAE in claims liabilities for all underwriting years (+)	(0)	1	(0)	0	0	0	1	1	(0)	0	-	(0)	2	(3)
管理開支 (+) Management expenses (+)	(4)	(7)	(0)	(0)	(1)	(7)	(18)	(4)	(0)	-	(0)	(43)	(208)	
本年保費和過往承保保費的未來期間部分之未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	0	-	0	0	0	0	0	0	-	(0)	1	(25)	
已獲賠款但未支付之合約未到期保費 (+) Change in implied profit for bound but not liquidated contracts (+)	1	5	-	0	(0)	4	5	3	-	-	(0)	19	36	
本財政年度與本年保單年度的淨保費毛額及保費毛額之總承保業績 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year	6	33	(0)	3	15	120	189	17	(6)	-	3	365	429	
本財政年度中與過往承保保費的淨保費毛額之變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	51	3	-	0	(11)	(44)	(57)	14	(6)	-	(0)	(49)	(707)	
本財政年度中與過往承保保費的淨保費毛額之變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(3)	0	-	(0)	2	5	4	(1)	0	-	0	7	(111)	
本財政年度中與過往承保保費的淨保費毛額之變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)	(40)	32	-	(1)	2	51	143	20	0	-	0	209	(339)	
本財政年度中與過往承保保費的淨保費毛額及保費毛額之總承保業績 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	8	36	-	(1)	(6)	12	90	33	0	-	0	167	257	
本財政年度中保險身段的現時估計淨費用的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2)	0	-	-	(0)	(0)	2	0	0	-	(0)	0	5	
與保險身段之總保費 - 利潤(虧損) Underestimated Underwriting Results - Profit(Loss)	12	69	(0)	2	9	132	281	80	(5)	-	3	522	691	

一般保險業務線 General Insurance Lines of Business	非比例再保險的再保險業務線 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employee's 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				
附3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已獲付申索額 Claims paid in current financial year														
已獲付申索金額	25	33	-	(0)	(0)	25	127	19	-	-	-	230	1,669	
已獲付申索淨額	25	33	-	(0)	(0)	(27)	127	19	-	-	-	176	1,475	
本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year														
已結未決申索準備金的結轉毛額	9	240	-	3	4	87	301	84	-	-	0	729	2,244	
已結未決申索準備金的承前毛額	4	170	-	7	64	143	299	34	-	-	0	721	2,577	
已結未決申索準備金的結轉淨額	9	225	-	3	4	67	289	78	-	-	0	674	1,918	
已結未決申索準備金的承前淨額	4	163	-	7	63	115	269	30	-	-	0	650	2,016	
本財政年度中的已結未決申索準備金中與再保險業務相關的變動 Changes in BNR provision in current financial year														
已結未決申索準備金中與再保險業務相關的結轉毛額	19	160	1	1	5	51	332	130	0	-	1	700	2,104	
已結未決申索準備金中與再保險業務相關的承前毛額	1	124	0	57	66	49	390	44	0	-	0	731	1,773	
已結未決申索準備金中與再保險業務相關的結轉淨額	19	133	1	1	5	32	306	121	0	-	0	618	1,860	
已結未決申索準備金中與再保險業務相關的承前淨額	1	105	0	57	65	43	377	37	0	-	0	685	1,597	



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(單位:百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損傷 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再保資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金 - 未減除轉分保後 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	8,148	3,012	25	283	717	8,190	143	3,407	87	-	1,821	25,834
向業務相關的保費支帳 (-) Gross commission, relating to business written (-)	(2,658)	(825)	(6)	(70)	(192)	(2,265)	(39)	(1,109)	(72)	-	(450)	(7,685)
財政年度轉分出的保費及再保險的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出的保費 (-) 再保險公司/再保險公司 (的保費 (-) Premium written, retroceded to reinsurers/ (reinsurers (-)	(2,239)	(53)	(4)	(75)	(47)	(2,370)	0	(144)	-	-	(804)	(5,535)
向轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to reinsurers/ (+)	733	18	0	15	15	667	(0)	96	-	-	241	1,746
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)												

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損傷 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: 本年保費淨入扣除再保險的總承保再保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
向本年保費年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	5,547	2,297	21	234	502	6,477	97	1,915	-	-	1,673	18,764
向本年保費年度相關的最終再保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,832)	(806)	(5)	(54)	(131)	(1,685)	(24)	(593)	-	-	(326)	(5,057)
向本年保費年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,641)	(1,430)	(16)	(187)	(269)	(3,841)	(47)	(1,070)	-	-	(1,555)	(12,095)
向本年保費年度相關的淨分出的業務結果 Retroceded business result, relating to current underwriting year	(520)	(4)	(5)	(16)	(2)	(595)	(0)	(17)	-	-	285	(888)
向本年保費年度轉分出的業務相關的最終保費毛額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(1,890)	(28)	(2)	(31)	(6)	(1,948)	(0)	(62)	-	-	(438)	(4,138)
向本年保費年度轉分出的業務相關的最終再保費佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	425	7	0	8	2	445	0	28	-	-	162	1,077
向本年保費年度轉分出的業務相關的最終淨保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	746	17	2	7	2	808	0	46	-	-	562	2,190
本財政年度中的已保淨保費 Expenses incurred in current financial year	(318)	(159)	(1)	(9)	(25)	(353)	(8)	(184)	(4)	-	(241)	(1,346)
向本年保費年度中的淨保費淨入中未分配保費淨入的變動 (+) Changes in U&AE in claims liabilities for all underwriting years (-)	(6)	1	(5)	(0)	(3)	(17)	0	(0)	(0)	-	(3)	(29)
管理開支 (-) Management expenses (-)	(313)	(142)	(1)	(9)	(26)	(287)	(9)	(182)	(4)	-	(239)	(1,211)
本年保費和過往承保保費的未清額部分的未來開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (-)	1	(17)	(0)	(0)	(0)	(89)	0	(1)	0	-	1	(100)
已清償但未生利的合約的再保費 (+) Change in implied profit for bound but not accepted contracts (+)	(52)	(4)	-	(0)	11	49	1	(142)	(0)	-	(45)	(135)
本財政年度中與本年保費相關的淨承保再保業績最佳估計值綜合業務結果 Net Undercounted Best Estimate Combined Business Results in current financial year, relating to current year												
本財政年度中與本年保費相關的淨承保再保業績的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,008	588	9	38	169	1,948	58	1,388	87	-	(51)	5,343
本財政年度中與本年保費相關的淨承保再保業績的變動 (+) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(716)	(174)	(2)	(12)	(47)	(385)	(18)	(674)	(72)	-	(38)	(1,538)
本財政年度中與本年保費相關的淨承保再保業績的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(838)	(503)	(6)	(19)	(173)	(697)	(67)	(1,078)	(17)	-	553	(2,840)
本財政年度中與本年保費相關的淨承保再保業績的變動 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	453	(89)	1	8	(51)	(33)	(27)	(163)	(2)	-	463	560
本財政年度中與本年保費相關的淨承保再保業績的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (-)	(49)	12	0	1	(11)	2	3	(75)	(2)	-	(38)	(157)
未經再保再保業績 - 利潤(虧損) Undercounted Underwriting Results - Profit(Loss)	(211)	65	(8)	(23)	19	(17)	(6)	(329)	(8)	-	215	(295)

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore											
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損傷 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												
當前財政年度內已支付申索額 Claims paid in current financial year												
已支付申索金額 Gross claim paid	4,586	2,391	29	216	317	4,628	86	1,182	4	-	621	14,060
已支付申索淨額 Net claim paid	3,538	2,301	28	204	236	3,543	86	1,083	4	-	500	11,533
本財政年度內已撥備及未收申索備金的變動 Changes in cases outstanding provision in current financial year												
已撥備及未收申索備金的結轉毛額額 Gross case outstanding provision of	595	912	32	244	365	6,138	93	1,503	10	-	742	10,633
已撥備及未收申索備金的承前毛額額 Gross case outstanding provision by	537	1,210	54	263	443	6,121	78	1,222	10	-	722	10,659
已撥備及未收申索備金的結轉淨額額 Net case outstanding provision of	539	890	20	217	344	4,918	92	1,370	7	-	496	8,805
已撥備及未收申索備金的承前淨額額 Net case outstanding provision by	488	1,159	41	232	491	4,960	76	1,083	3	-	490	9,004
本財政年度內已撥備但未收申索備金的變動 Changes in BNR provision in current financial year												
已撥備但未收申索備金的結轉毛額額 Gross BNR provision of	3,579	1,347	33	244	364	4,611	85	5,041	31	-	1,801	17,135
已撥備但未收申索備金的承前毛額額 Gross BNR provision by	3,098	1,399	50	261	234	4,130	81	4,176	17	-	2,122	15,528
已撥備但未收申索備金的結轉淨額額 Net BNR provision of	2,591	1,295	31	238	316	3,596	85	4,848	31	-	1,235	14,225
已撥備但未收申索備金的承前淨額額 Net BNR provision by	2,507	1,330	47	249	161	3,244	81	3,929	17	-	1,204	12,859



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四
Year 2024

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

附1: 已承保及轉分出的業務的總書面再保費 Table 1: Sales & Commission Information on Business Written & Retroceded														(資料百萬元) (HK\$ million)	
一般保險業務線 General Insurance Lines of Business	非比例再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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					
附1: 已承保及轉分出的業務的總書面再保費 Table 1: Sales & Commission Information on Business Written & Retroceded															
財政年度保費收入及佣金 - 未減除轉分保賠款 Financial Year Premium Written and Commission, Gross of Retrocession															
未保費 (+) Gross Premium Written (+)	103	612	0	17	93	2,374	43	677	35	-	57	4,611	30,445		
向再保險人扣回的保費金額 (-) Gross commission, relating to business written (-)	(5)	(63)	-	(1)	(6)	(253)	(4)	(95)	(5)	-	(7)	(441)	(8,126)		
財政年度轉分出的保費和轉分回再保險的保費 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business															
轉分回再保險的保費金額 (-) Premium written, retroceded to retrocessionaires (-)	(67)	(25)	-	(1)	(6)	(988)	(1)	(15)	-	-	-	(1,101)	(6,636)		
再轉分出的業務和轉回的再保險保費 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1	2	-	0	1	72	0	4	-	-	-	80	1,826		
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)															

(單位百萬元)
(HK\$ million)

一般保險業務線 General Insurance Lines of Business	非比例再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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				
附2：本年承保人批覆折扣的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年保年度相關的總承保保費 (+) Gross ultimate premium, relating to current underwriting year (+)	98	584	0	17	129	3,468	57	596	38	-	48	5,036	23,800	
與本年保年度相關的總承保開支金額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(4)	(63)	-	(1)	(12)	(310)	(5)	(90)	(5)	-	(5)	(496)	(5,563)	
與本年保年度相關的總承保淨溢利 (-) Gross ultimate claims, relating to current underwriting year (-)	(40)	(545)	(0)	(6)	(47)	(1,852)	(7)	(346)	(7)	-	(17)	(2,867)	(14,922)	
與本年保年度相關的轉分出的再保險保費 Retroceded business result, relating to current underwriting year	(7)	(17)	-	(0)	(19)	(570)	(8)	(5)	-	-	-	(836)	(1,484)	
與本年保年度轉分出的業務相關的總承保保費 (+) Ultimate premium relating to current underwriting year on retroceded business (-)	(55)	(19)	-	(1)	(23)	(842)	(8)	(18)	-	-	-	(965)	(5,101)	
與本年保年度轉分出的業務相關的總承保保費收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	0	0	-	0	2	51	-	3	-	-	-	57	1,134	
與本年保年度轉分出的業務相關的總承保開支 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	47	2	-	1	1	221	0	10	-	-	-	283	2,473	
本財政年度中的已承保開支 Expenses incurred in current financial year	(5)	(37)	(0)	(1)	(4)	(168)	(3)	(37)	(2)	-	(3)	(258)	(1,604)	
所有承保年度中的承保保費中未承認的保費總額之變動 (+) Changes in LAE in claims liabilities for all underwriting years (-)	(0)	(1)	(0)	0	1	(6)	(0)	(0)	(0)	-	(0)	(6)	(25)	
管理開支 (-) Management expenses (-)	(4)	(30)	(0)	(1)	(5)	(163)	(2)	(35)	(2)	-	(3)	(245)	(1,457)	
本公司保費在當前保年度中未獲攤銷部分之未開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (-)	(0)	(7)	-	0	0	1	0	(1)	-	-	(0)	(6)	(112)	
已獲支付但未生利的合約的利得的變動 (+) Change in implied profit for bound but not accepted contracts (+)	0	(125)	-	1	1	22	(0)	(10)	3	-	(4)	(113)	(249)	
本財政年度中與本年保年度相關的淨承保總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	42	(282)	0	10	49	589	36	198	27	-	18	678	(22)	
本財政年度中與前年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	4	30	0	(1)	(45)	(484)	(15)	76	(3)	-	9	(429)	4,914	
本財政年度中與前年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(0)	(1)	(0)	0	4	54	2	(4)	0	-	(2)	(53)	(1,865)	
本財政年度中與前年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(16)	(93)	(2)	2	132	(195)	(37)	(17)	1	-	(5)	(232)	(3,077)	
本財政年度中與前年度中與本年保年度相關的淨承保總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	(14)	(54)	(2)	2	91	(626)	(5)	55	(1)	-	2	(606)	(48)	
本財政年度中與前年度中與本年保年度相關的淨承保總最佳估計綜合業務業績 Changes in Risk Margin for insurance liabilities in current financial year (-)	4	(29)	-	0	(2)	46	(1)	(47)	(1)	-	(1)	(28)	(185)	
未經折扣承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	32	(294)	(2)	12	138	11	(17)	116	25	-	20	41	(258)	

一般保險業務線 General Insurance Lines of Business	非比例再保險的再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 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				
附3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已獲付保費 Claims paid in current financial year														
已獲付中央金額 Gross claim paid	64	95	-	5	36	1,915	13	154	-	-	22	2,315	16,375	
已獲付中央淨額 Net claim paid	41	94	-	4	29	1,582	12	159	-	-	22	1,982	13,485	
本財政年度中的已結未決中與承保保費的變動 Changes in case outstanding provision in current financial year														
已結未決中與承保保費的結轉毛額 Gross case outstanding provision off	13	1,100	-	14	111	3,094	99	466	-	-	6	4,872	15,906	
已結未決中與承保保費的承前毛額 Gross case outstanding provision b/f	11	729	58	12	113	3,991	80	467	-	-	21	5,481	16,140	
已結未決中與承保保費的結轉淨額 Net case outstanding provision off	13	1,084	-	13	88	2,207	97	408	-	-	6	3,966	12,771	
已結未決中與承保保費的承前淨額 Net case outstanding provision b/f	10	709	58	10	84	2,805	73	456	-	-	21	4,227	13,231	
本財政年度中的已結未決中與承保保費的變動 Changes in BNR provision in current financial year														
已結未決中與承保保費的結轉毛額 Gross BNR provision off	60	787	1	12	77	2,021	117	1,210	18	-	75	4,378	21,513	
已結未決中與承保保費的承前毛額 Gross BNR provision b/f	56	782	31	12	181	1,102	88	1,196	13	-	58	3,519	19,047	
已結未決中與承保保費的結轉淨額 Net BNR provision off	49	776	1	12	65	1,598	115	1,194	18	-	75	3,894	18,119	
已結未決中與承保保費的承前淨額 Net BNR provision b/f	53	768	31	12	137	790	85	1,184	13	-	58	2,131	15,991	