



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
承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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	臨時再保險業務 Reinsurance Facultative Business													總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失、信貸及其他 Pecuniary Loss - Credit & Others			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附註 1: 已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保賬額 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		
商業保相關的佣金毛額 (-) 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和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(5)	(3)	-	(25)	(1)	(324)	(1)	(14)	-	-	(1)	(374)		
商業保相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1	0	-	5	0	61	0	3	-	-	0	71		
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	臨時再保險業務 Reinsurance Facultative Business													總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失、信貸及其他 Pecuniary Loss - Credit & Others			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附註 2: 未計入折扣貼現的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
該年度保費收入及佣金毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	97	26	32	10	6	1,351	3	121	2	5	13	1,666		
商業保相關的溢利及虧損毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(30)	(5)	21	(3)	(2)	(207)	(0)	(28)	(0)	(2)	(3)	(259)		
商業保相關的溢利及虧損毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(34)	(9)	-	(13)	(3)	(460)	(0)	(41)	(4)	(0)	(3)	(567)		
該年度保費收入及佣金毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	(14)	(3)	(6)	3	(1)	(176)	(1)	(11)	0	0	(2)	(212)		
該年度保費收入及佣金毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	(21)	(4)	(6)	(0)	(2)	(296)	(1)	(16)	-	-	(2)	(348)		
該年度保費收入及佣金毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	7	0	-	0	0	59	0	3	-	-	0	70		
該年度保費收入及佣金毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	0	1	-	3	0	61	0	1	0	0	0	66		
本財政年度中的已付開支 Expenses incurred in current financial year	(5)	(2)	(1)	(1)	0	(103)	0	(35)	(1)	(1)	(1)	(149)		
所有於本年度中的未收開支中未收的未收開支的變動 (-) Changes in claims 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)	(99)	(1)	(15)	(1)	(1)	(1)	(126)		
本財政年度中的未收開支中未收的未收開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(1)	0	-	0	0	(8)	0	(20)	0	(0)	0	(27)		
已繳定額未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(0)	-	-	-	0	(1)	0	1	-	-	(0)	0		
本財政年度中與本年度相關的淨未貼現溢利及虧損綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year														
本財政年度中與過往保費年度相關的最近淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(23)	(4)	(1)	5	(1)	141	4	45	3	4	(16)	157		
本財政年度中與過往保費年度相關的最近淨開支的變動 (-) 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	(10)		
本財政年度中與過往保費年度相關的最近淨開支的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(0)	4	(1)	3	63	318	(5)	(96)	0	(1)	48	333		
本財政年度中與過往保費年度相關的淨未貼現溢利及虧損綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year														
本財政年度中與過往保費年度相關的最近淨保費的變動 (+) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	(0)	(0)	1	0	8	1	(2)	(0)	(0)	11	19		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(3)	8	49	4	62	860	1	(59)	(2)	1	52	974		
一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business													總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失、信貸及其他 Pecuniary Loss - Credit & Others			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
附註 3: 補充資訊 Table 3: Supplementary Information														
本財政年度中的已付付中索賠 Claims paid in current financial year														
已付付中索賠 Gross claim paid	48	17	0	13	7	475	17	67	0	0	62	708		
已付付中索賠 Net claim paid	49	17	0	10	7	385	14	64	0	0	62	608		
本財政年度中的已付付中索賠中未收開支的變動 Changes in case outstanding provision in current financial year														
已付付中索賠中未收開支的結算毛額 Gross case outstanding provision c/f	11	37	0	34	17	1,517	23	311	2	-	9	1,961		
已付付中索賠中未收開支的承前毛額 Gross case outstanding provision b/f	18	31	5	23	62	1,697	26	250	-	-	98	2,210		
已付付中索賠中未收開支的結算淨額 Net case outstanding provision c/f	10	37	0	21	17	1,144	18	284	1	-	9	1,543		
已付付中索賠中未收開支的承前淨額 Net case outstanding provision b/f	17	31	3	17	61	1,309	20	218	-	-	97	1,773		
本財政年度中的已付付中索賠中未收開支的變動 Changes in IBNR provision in current financial year														
已付付中索賠中未收開支的結算毛額 Gross IBNR provision c/f	13	52	0	31	15	637	14	335	2	-	40	1,140		
已付付中索賠中未收開支的承前毛額 Gross IBNR provision b/f	30	54	(0)	76	31	968	24	319	-	-	71	1,573		
已付付中索賠中未收開支的結算淨額 Net IBNR provision c/f	14	51	0	25	15	481	13	305	1	-	40	945		
已付付中索賠中未收開支的承前淨額 Net IBNR provision b/f	28	53	(0)	35	28	758	21	287	-	-	71	1,281		



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(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				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保賬額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	5,201	3,131	(1)	111	719	8,245	635	3,578	150	-	744	22,512	24,392	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,406)	(684)	(0)	(27)	(167)	(1,762)	(56)	(1,046)	(86)	-	(207)	(5,443)	(5,753)	
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,974)	(87)	-	(14)	(53)	(1,990)	(37)	(33)	-	-	(8)	(4,195)	(4,569)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	583	19	-	5	12	423	7	10	-	-	4	1,063	1,135	
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	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: 本年度未計入貼現數目的承保淨業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本保單年度相關的最終淨保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,935	2,449	-	94	566	8,026	589	2,087	51	-	728	18,525	20,191	
與本保單年度相關的最終展期費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,032)	(484)	-	(18)	(119)	(1,487)	(43)	(852)	(7)	-	(154)	(3,896)	(4,155)	
與本保單年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,054)	(1,663)	-	(64)	(238)	(4,198)	(302)	(1,138)	(8)	-	(425)	(10,691)	(11,258)	
與本保單年度相關的轉分出的業務結果 Retroceded business result, relating to current underwriting year	(528)	(30)	-	(0)	(22)	(1,025)	(5)	(18)	(9)	-	6	(1,635)	(1,642)	
與本保單年度轉分出的業務相關的再保險佣金 (+) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,716)	(82)	-	(21)	(35)	(1,916)	(13)	(85)	(9)	-	(2)	(3,858)	(4,206)	
與本保單年度轉分出的業務相關的再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	424	12	-	7	7	329	3	11	-	-	5	798	868	
與本保單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 (+)	764	40	-	13	6	962	6	35	-	-	4	1,430	1,496	
本財政年度中的已承付開支 Expenses incurred in current financial year	(220)	(173)	(0)	(6)	(24)	(360)	(30)	(187)	(10)	-	(37)	(1,047)	(1,197)	
所有承保年度的中保費負債中未分配的淨賠款支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(0)	1	0	0	(0)	(4)	1	(5)	(2)	-	0	(10)	(6)	
管理開支 (-) Management expenses (-)	(217)	(151)	(0)	(7)	(24)	(374)	(32)	(183)	(7)	-	(38)	(1,033)	(1,159)	
本年度結算至承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(2)	(23)	0	0	0	19	1	1	(0)	-	0	(4)	(31)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	(43)	(75)	0	1	9	90	9	(149)	(1)	-	(49)	(207)	(207)	
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結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	(841)	23	(0)	7	171	1,847	217	43	18	-	70	1,855	1,533	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務結果 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,123	538	(1)	25	97	(130)	85	1,457	95	-	16	3,229	3,386	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務結果 Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(259)	(151)	(0)	(12)	(36)	(151)	(11)	(480)	(6)	-	(56)	(1,234)	(1,248)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務結果 Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(490)	(519)	2	(38)	(55)	(540)	83	(1,113)	(218)	-	34	(2,854)	(2,521)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	375	(131)	0	(25)	5	(821)	81	(137)	(201)	-	(6)	(860)	(384)	
本財政年度中保險負債的風險估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(44)	(6)	0	(11)	(11)	116	19	(86)	(3)	-	(29)	(44)	(25)	
未貼現淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(211)	(114)	0	(17)	166	341	317	(180)	(187)	-	35	151	1,125	

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 5: Supplementary Information														
本財政年度中的已支付中保額 Claims paid in current financial year														
已支付中保毛額 Gross claim paid	3,146	2,195	11	155	300	5,911	219	1,063	5	-	394	13,400	14,108	
已支付中保淨額 Net claim paid	2,223	2,110	11	152	259	4,703	217	1,062	5	-	394	11,136	11,744	
本財政年度的已撥備未獲賠款中保費的變動 Changes in case outstanding provision in current financial year														
已撥備未決中保淨額的結轉毛額 Gross case outstanding provision c/f	464	2,068	14	129	497	8,060	692	1,603	7	-	205	13,739	15,701	
已撥備未決中保淨額的承前毛額 Gross case outstanding provision b/f	420	1,914	91	224	748	9,442	606	1,276	4	-	269	14,994	17,203	
已撥備未決中保淨額的結轉淨額 Net case outstanding provision c/f	314	2,014	14	124	453	6,332	678	1,590	7	-	205	11,732	13,274	
已撥備未決中保淨額的承前淨額 Net case outstanding provision b/f	288	1,834	91	219	667	7,212	565	1,261	4	-	289	12,429	14,202	
本財政年度的已撥備未獲賠款中保費的變動 Changes in BNR provision in current financial year														
已撥備未決中保淨額的結轉毛額 Gross IBNR provision c/f	2,516	2,060	18	142	343	5,223	721	5,805	250	-	1,055	18,133	19,273	
已撥備未決中保淨額的承前毛額 Gross IBNR provision b/f	2,153	2,241	66	306	382	4,196	736	4,767	31	-	1,009	15,686	17,259	
已撥備未決中保淨額的結轉淨額 Net IBNR provision c/f	1,611	1,980	18	138	328	4,234	693	5,776	250	-	1,053	16,081	17,026	
已撥備未決中保淨額的承前淨額 Net IBNR provision b/f	1,637	1,953	66	303	346	3,389	719	4,748	31	-	1,007	14,197	15,478	



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Table 1: Sales & Commission Information on Business Written & Retroceded

Table 2: Total Underwriting Results excluding discount movement for current financial year

比例臨時再保險業務 Proportional Reinsurance Facultative Business													(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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			
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財政年度保費收入及佣金 - 未減除轉分保賬額 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	
商業保相關的佣金毛額 (-) 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和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(5)	(2)	-	(25)	(1)	(301)	(1)	(7)	-	-	(1)	(344)	
回轉分出的商業保相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1	0	-	5	0	57	0	2	-	-	0	66	
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)													

比例臨時再保險業務 Proportional Reinsurance Facultative Business												
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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額的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
該本保單年度相關的最終淨保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	97	26	32	10	6	1,144	2	88	2	5	11	1,422
該本保單年度相關的最終淨保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(30)	(5)	21	(3)	(2)	(187)	(0)	(26)	(0)	(2)	(3)	(236)
該本保單年度相關的最終淨保費毛額 (+) Gross ultimate claims, relating to current underwriting year (-)	(34)	(9)	-	(13)	(3)	(344)	(0)	(36)	(4)	(0)	(2)	(445)
該本保單年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(14)	(3)	(0)	(3)	(1)	(169)	(0)	(7)	0	0	(2)	(200)
該本保單年度轉分出的業務業績相關的再保險佣金淨額 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(21)	(4)	(0)	(0)	(2)	(283)	(0)	(11)	-	-	(2)	(330)
該本保單年度轉分出的業務業績相關的再保險佣金淨額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	7	0	-	0	0	56	0	3	-	-	0	67
該本保單年度轉分出的業務業績相關的再保險佣金淨額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	0	1	-	3	0	58	0	1	0	0	0	63
本財政年度中的已支付開支 Expenses incurred in current financial year	(5)	(2)	(1)	(1)	0	(73)	(0)	(7)	(1)	(1)	(1)	(92)
所有承保年度的中央負債集中未分配的淨保費開支的變動 (-) 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)	(76)	(1)	(7)	(1)	(1)	(1)	(95)
本年度貼補往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(1)	0	-	0	0	(1)	0	(0)	0	(0)	0	(1)
已獲賠款未支付的合約的預期變動 (+) Change in implied profit for bound but not accepted contracts (+)	(0)	-	-	-	0	1	0	2	-	-	(0)	3
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	14	7	45	(3)	1	372	1	14	(3)	2	3	462
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(23)	(4)	(1)	5	(1)	126	4	31	3	4	(16)	129
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	6	1	5	(2)	0	(10)	(0)	(12)	(2)	(3)	4	(12)
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 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承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(17)	2	4	6	62	396	(2)	(28)	2	(0)	28	462
本財政年度中保險負債的風險估計淨額的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	(0)	-	1	0	3	1	1	(0)	(0)	10	16
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(3)	8	49	4	63	770	(0)	(13)	(2)	1	42	919

比例臨時再保險業務 Proportional Reinsurance Facultative Business												
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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索賠 Claims paid in current financial year												
已支付中索賠 Gross claim paid	48	16	0	13	7	416	13	52	0	0	62	630
已支付中索賠淨額 Net claim paid	49	16	0	10	7	353	10	50	0	0	62	607
本財政年度的已撥款但未報帳中索賠備金的變動 Changes in case outstanding provision in current financial year												
已撥款但未報帳中索賠備金的結轉毛額 Gross case outstanding provision c/f	11	28	0	34	17	1,121	23	187	2	-	9	1,433
已撥款但未報帳中索賠備金的承前毛額 Gross case outstanding provision b/f	10	30	5	23	22	1,279	26	191	-	-	87	1,675
已撥款但未報帳中索賠備金的結轉淨額 Net case outstanding provision c/f	10	28	0	21	17	903	18	163	1	-	9	1,172
已撥款但未報帳中索賠備金的承前淨額 Net case outstanding provision b/f	9	30	3	17	21	1,063	20	162	-	-	87	1,412
本財政年度的已撥款但未報帳中索賠備金的變動 Changes in IBNR provision in current financial year												
已撥款但未報帳中索賠備金的結轉毛額 Gross IBNR provision c/f	13	51	0	31	15	593	7	152	2	-	34	897
已撥款但未報帳中索賠備金的承前毛額 Gross IBNR provision b/f	29	52	(0)	75	27	904	15	128	-	-	56	1,287
已撥款但未報帳中索賠備金的結轉淨額 Net IBNR provision c/f	13	50	0	25	15	440	6	138	1	-	34	723
已撥款但未報帳中索賠備金的承前淨額 Net IBNR 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
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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失、信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 承辦再保險分保業績 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	0	-	-	-	(0)	237	1	50	-	-	2	290	1,881
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	0	(20)	-	(5)	-	-	(0)	(26)	(311)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	-	(0)	-	-	-	-	(23)	(0)	(7)	-	-	-	(30)	(374)
與轉分出的業務相關的再保險佣金 (+) 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	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													
該年度未計入貼現數額的總承保業績 Gross ultimate premium, relating to current underwriting year (+)	-	0	-	-	-	-	208	1	33	-	-	2	244
該年度未計入貼現的總保費毛額 (+) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	-	(21)	-	(3)	-	(0)	-	(259)
該年度未計入貼現的總賠款淨額 (+) Gross ultimate claims, relating to current underwriting year (-)	-	(0)	-	-	-	-	(116)	-	(4)	-	-	(1)	(122)
該年度未計入貼現的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	(0)	-	-	-	-	(7)	(0)	(4)	-	-	-	(12)
該年度未計入貼現的退還保費相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(0)	-	-	-	-	(13)	(0)	(5)	-	-	-	(18)
該年度未計入貼現的退還保費相關的最終再保險溢利收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	-	2	0	0	-	-	3	70
該年度未計入貼現的退還保費相關的最終中保費 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	0	-	-	-	-	3	-	-	-	-	-	3
本財政年度中的已承付開支 Expenses incurred in current financial year	0	0	0	0	0	0	(30)	1	(28)	-	(0)	-	(57)
所有承保年度的中保費當中未分配的淨賠款 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	(0)	0	-	-	0	0	0	(0)	-	0	0	(0)
管理開支 (-) Management expenses (-)	-	(0)	-	-	-	0	(23)	(0)	(7)	-	(0)	(0)	(4)
本年度有關往來承保年度的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	0	-	-	-	-	(7)	1	(20)	-	(0)	(0)	(26)
已確認但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	0	0	-	-	-	-	(2)	-	(1)	-	-	(0)	(2)
本財政年度中與本年度相關的淨未貼現最佳估計承保業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	0	0	0	0	-	0	32	1	(6)	-	1	27	479
本財政年度中與過往年度相關的淨未貼現最佳估計承保業績 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	0	-	-	-	(0)	15	(0)	13	-	0	28	157
本財政年度中與過往年度相關的淨未貼現最佳估計承保業績 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	0	-	-	-	0	0	0	(1)	-	(0)	(1)	(13)
本財政年度中與過往年度相關的淨未貼現最佳估計承保業績 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	0	(1)	0	0	-	0	39	0	(49)	-	8	(2)	333
本財政年度中與過往年度相關的淨未貼現最佳估計承保業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	0	(1)	0	0	-	0	54	0	(37)	-	8	25	477
本財政年度中保險負債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
承溢總承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	0	(0)	0	0	-	0	90	1	(46)	-	10	54	974

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				
附註：補充資訊 Table 3: Supplementary Information														
本財政年度中的已支付中保額 Claims paid in current financial year														
已支付中保毛額 Gross claim paid	-	1	-	-	-	-	59	4	15	-	-	-	79	708
已支付中保淨額 Net claim paid	-	1	-	-	-	-	32	4	14	-	-	-	51	608
本財政年度中的已獲未決中保準備金的變動 Changes in case outstanding provision in current financial year														
已獲未決中保準備金的結轉毛額 Gross case outstanding provision c/f	0	9	-	-	-	-	396	-	124	-	-	0	529	1,961
已獲未決中保準備金的承前毛額 Gross case outstanding provision b/f	8	1	-	-	-	39	418	0	59	-	-	10	535	2,210
已獲未決中保準備金的結轉淨額 Net case outstanding provision c/f	0	8	-	-	-	-	241	-	121	-	-	0	371	1,543
已獲未決中保準備金的承前淨額 Net case outstanding provision b/f	8	1	-	-	-	39	246	0	56	-	-	10	360	1,773
本財政年度中的已獲未決再保險中保準備金的變動 Changes in IBNR provision in current financial year														
已獲未決再保險中保準備金的結轉毛額 Gross IBNR provision c/f	1	1	0	-	0	44	8	183	-	-	6	242	1,140	
已獲未決再保險中保準備金的承前毛額 Gross IBNR provision b/f	1	2	0	0	4	63	9	191	-	-	15	286	1,573	
已獲未決再保險中保準備金的結轉淨額 Net IBNR provision c/f	1	0	0	-	0	41	8	167	-	-	6	222	945	
已獲未決再保險中保準備金的承前淨額 Net IBNR provision b/f	1	2	0	0	4	49	9	182	-	-	15	263	1,281	



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Underwriting Results of Professional Reinsurers' Reinsurance Facultative & Treaty Business in Underwriting Year Basis

比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore													(港幣百萬元) (HK\$ million)
一般保險業務 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失、信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表 1：已承保及轉分出的業務的銷售和佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保賬額 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	7	24	(0)	21	2	278	6	47	5	8	9	406	
商業保相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1)	(4)	(0)	(5)	(0)	(55)	(1)	(16)	(2)	(4)	(2)	(92)	
財政年度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													
轉分出的保費分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1)	(2)	-	(10)	(1)	(105)	(1)	(5)	-	-	(1)	(126)	
商業保轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	0	0	-	1	0	14	0	1	-	-	0	17	
該年度在香港承保的保單數目 (個/百) 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額的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year												
與本保單年度有關的最終淨保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	6	24		10	7	1	233	1	33	2	5	327
與本保單年度有關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1)	(5)		21	(2)	(0)	(47)	(0)	(10)	(2)	(1)	(48)
與本保單年度有關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1)	(9)		-	(11)	(0)	(67)	(0)	(11)	(3)	(0)	(103)
與本保單年度有關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(2)	(3)		(6)	3	(0)	(56)	(0)	(4)	0	0	(70)
與本保單年度轉分出的業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(2)	(4)		(6)	(0)	(1)	(82)	(0)	(6)	-	-	(103)
與本保單年度轉分出的業務相關的總再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	0	0		0	0	0	11	0	1	-	0	12
與本保單年度轉分出的業務相關的總再保險佣金支出 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	0	0		-	3	0	15	0	1	0	0	21
本財政年度中的已支付開支 Expenses incurred in current financial year	(1)	(2)		(0)	(1)	(0)	(17)	(0)	(3)	(1)	(1)	(26)
所有承保年度中的未償還申索之合約的未償還之數額 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	0	(0)		0	(0)	(0)	(1)	0	0	0	-	(2)
管理開支 (-) Management expenses (-)	(1)	(2)		(0)	(0)	(0)	(16)	(0)	(3)	(1)	(1)	(25)
本年度預計於本保單年度結束前未賺取的未來開支的數額 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(0)	0		-	0	(0)	0	0	0	0	(0)	0
已確定但未生效的合約的利潤的數額 (+) Change in implicit profit for bound but not accepted contracts (+)	(0)	-		-	-	-	1	0	(1)	-	-	(0)
本財政年度中與本保單年度有關的淨承保業績 Net Undiscounted 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
本財政年度中與過往承保年度有關的最終淨保費的數額 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(2)	(0)		3	1	1	21	4	10	2	4	46
本財政年度中與過往承保年度有關的最終淨展業開支的數額 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	0	0		5	(0)	(0)	(3)	(0)	(5)	(2)	(3)	(9)
本財政年度中與過往承保年度有關的最終淨保險費的數額 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(2)	(12)	(1)	(12)	(12)	(2)	(61)	(7)	(20)	0	(1)	(118)
本財政年度中與過往承保年度有關的淨承保業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(3)	(12)	7	(12)	(12)	(1)	(44)	(3)	(15)	2	(0)	(80)
本財政年度中保險負債的風險扣減的數額 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	0	(0)		0	0	(0)	1	1	2	(0)	(0)	3
未貼現承保業績 - 利潤(損失) Undiscounted Underwriting Results - Profit(Loss)	(2)	(8)	33	(16)	(1)	3	(3)	(10)	(0)	1	4	2

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船殼、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	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
Table 5: Supplementary Information													
本財政年度中的已償付中索額 Claims paid in current financial year													
已償付中索毛額 Gross claim paid	3	6	0	6	0	96	13	9	0	0	(0)	135	
已償付中索淨額 Net claim paid	3	6	0	5	0	82	10	8	0	0	(0)	116	
本財政年度中的已撥款未償索淨額的變動 Changes in case outstanding provision in current financial year													
已撥款未償索淨額的結轉毛額 Gross case outstanding provision c/f	2	23	0	16	1	355	22	61	1	-	1	462	
已撥款未償索淨額的承前毛額 Gross case outstanding provision b/f	2	19	5	5	1	396	25	64	-	-	2	520	
已撥款未償索淨額的結轉淨額 Net case outstanding provision c/f	2	23	0	11	1	298	17	59	1	-	1	413	
已撥款未償索淨額的承前淨額 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款未償索淨額中索淨額的變動 Changes in IBNR provision in current financial year													
已撥款未償索中索淨額的結轉毛額 Gross IBNR provision c/f	2	20	0	19	2	196	6	40	1	-	2	288	
已撥款未償索中索淨額的承前毛額 Gross IBNR provision b/f	1	10	(0)	6	0	91	11	17	-	-	1	138	
已撥款未償索中索淨額的結轉淨額 Net IBNR provision c/f	2	20	0	16	2	150	5	43	1	-	2	241	
已撥款未償索中索淨額的承前淨額 Net IBNR provision b/f	2	9	(0)	6	0	87	9	14	-	-	1	128	



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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保總額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	0	-	-	-	(0)	12	0	8	-	-	-	20	427
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	0	(1)	-	(0)	-	-	-	(1)	(93)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	-	(0)	-	-	-	-	(1)	-	(1)	-	-	-	(2)	(127)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	(0)	-	-	-	-	0	-	0	-	-	-	0	17
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 - 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				
表2：本年度未計入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本年保年度相關的毛保單總額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	0	-	-	-	-	8	0	5	-	-	-	14	341
與本年保年度相關的毛最終展業開支總額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	-	(0)	-	(0)	-	-	-	(1)	(49)
與本年保年度相關的毛最終索賠總額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(0)	-	-	-	-	(1)	-	(1)	-	-	-	(2)	(105)
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	-	(0)	-	-	-	-	(0)	-	(0)	-	-	-	(1)	(71)
與本年保年度轉分出的業務相關的再保險佣金總額 (+) 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再保險佣金收入總額 (+) 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再保險索賠總額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	0	-	-	-	-	0	-	-	-	-	-	0	21
本財政年度中的已承付開支 Expenses incurred in current financial year	-	0	-	-	-	0	(3)	1	(11)	-	-	-	(14)	(40)
所有承保年度中的中央負債集中未分配的淨賠款總額 (-) 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)	-	-	-	(0)	(31)
本年度未結往承保年度中的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	0	-	-	-	-	(0)	1	(9)	-	-	-	(0)	(0)
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	-	-	(0)	-	(1)	-	-	(0)	(1)	(0)
本財政年度中與本年保年度相關的淨未貼現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	-	0	-	-	-	0	3	1	(0)	-	-	(0)	(4)	76
本財政年度中與過往承保年度相關的淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	-	-	-	-	(0)	3	-	2	-	-	-	5	52
本財政年度中與過往承保年度相關的淨展業開支的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	-	-	-	-	0	(0)	-	(0)	-	-	-	(0)	(0)
本財政年度中與過往承保年度相關的毛最終淨保費的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	(1)	-	-	-	0	3	0	1	-	-	-	4	(114)
本財政年度中與過往承保年度相關的淨未貼現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	-	(1)	-	-	-	0	6	0	3	-	-	-	9	(72)
本財政年度中保險負債的現值估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	0	-	-	-	0	0	0	0	-	-	-	0	3
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	-	(0)	-	-	-	0	9	1	(0)	-	-	(0)	5	7

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 3: Supplementary Information 補充資訊														
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	-	1	-	-	-	-	6	4	0	-	-	-	11	146
已支付申索淨額 Net claim paid	-	1	-	-	-	-	6	4	0	-	-	-	11	127
本財政年度中的已撥款未償申索準備金的變動 Changes in case outstanding provision in current financial year														
已撥款未償申索準備金的結轉毛總額 Gross case outstanding provision c/f	-	9	-	-	-	-	33	-	4	-	-	-	40	520
已撥款未償申索準備金的承前毛總額 Gross case outstanding provision b/f	7	1	-	-	-	11	28	-	10	-	-	4	61	581
已撥款未償申索準備金的結轉淨總額 Net case outstanding provision c/f	-	8	-	-	-	-	33	-	3	-	-	-	40	498
已撥款未償申索準備金的承前淨總額 Net case outstanding provision b/f	7	1	-	-	-	11	28	-	10	-	-	4	61	510
本財政年度中的已扣款未償申索準備金的變動 Changes in IBNR provision in current financial year														
已扣款未償申索準備金的結轉毛總額 Gross IBNR provision c/f	1	1	-	-	-	0	10	8	41	-	-	-	61	340
已扣款未償申索準備金的承前毛總額 Gross IBNR provision b/f	1	2	-	-	0	1	4	9	29	-	-	9	56	194
已扣款未償申索準備金的結轉淨總額 Net IBNR provision c/f	-	1	-	-	0	0	10	7	35	-	-	-	54	295
已扣款未償申索準備金的承前淨總額 Net IBNR provision b/f	1	2	-	-	0	1	3	8	27	-	-	9	52	180



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比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore													(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保賬額 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	
商業保費相關的佣金毛額 (-) 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和轉分再保保費的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分再保保費的佣金毛額 (-) Premium written, retroceded to retrocessionaries (-)	(4)	(1)	-	(15)	(1)	(196)	(0)	(1)	-	-	(0)	(218)	
商業保費相關的再保保費的佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1	0	-	4	0	42	0	1	-	-	0	49	
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)													
比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore													
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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：本年度的保費收入貼現變動的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
該年度保費收入相關的總保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	91	2	21	3	5	911	1	55	-	-	5	1,095	
該年度保費收入相關的總承保費用毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(29)	(1)	-	(1)	(1)	(140)	(0)	(15)	-	-	(1)	(188)	
該年度保費收入相關的總保費淨額 (-) Gross ultimate claims, relating to current underwriting year (-)	(32)	(0)	-	(2)	(3)	(276)	(0)	(25)	(1)	-	(2)	(342)	
該年度保費收入相關的總保費淨額 Retroceded business result, relating to current underwriting year	(12)	(0)	(1)	0	(1)	(113)	(0)	(3)	-	-	(0)	(130)	
該年度保費收入貼現變動的總承保業績 Ultimate premium relating to current underwriting year on retroceded business (-)	(19)	(0)	(1)	(0)	(1)	(201)	(0)	(5)	-	-	(0)	(227)	
該年度保費收入貼現變動的總承保業績 Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	7	0	-	0	0	46	0	2	-	-	0	55	
該年度保費收入貼現變動的總承保業績 Ultimate claims relating to current underwriting year on retroceded business (+)	0	0	-	0	0	42	-	0	-	-	0	42	
本財政年度中的已支付開支 Expenses incurred in current financial year	(4)	0	(1)	(0)	0	(56)	(0)	(4)	(0)	-	(1)	(66)	
所有尚未支付的未來負債中未支付的索賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	0	0	0	1	0	4	0	0	(0)	0	0	5	
管理開支 (-) Management expenses (-)	(4)	(0)	(1)	(1)	(0)	(59)	(0)	(4)	-	-	(1)	(70)	
本財政年度中的保費收入及未來負債中未支付的索賠開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(0)	0	-	0	0	(1)	0	(0)	-	-	0	(1)	
已確定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	-	-	-	-	0	0	-	2	-	-	-	2	
本財政年度中與保費收入及未來負債的淨未貼現最佳估計結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year													
本財政年度中與該往來保費收入相關的總保費淨額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(21)	4	(3)	4	(2)	106	(0)	21	-	-	(18)	83	
本財政年度中與該往來保費收入相關的總承保費用淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	6	1	-	(1)	0	(7)	0	(6)	-	-	5	(3)	
本財政年度中與該往來保費收入相關的總保費淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	1	17	(0)	15	65	341	2	(27)	-	-	39	452	
本財政年度中與該往來保費收入相關的淨未貼現最佳估計結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year													
本財政年度中與該往來保費收入相關的淨未貼現最佳估計結果 Changes in Risk Margin for insurance liabilities in current financial year (-)	0	0	-	0	0	3	0	(1)	-	-	10	14	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)													
	(1)	16	16	19	64	768	2	(3)	(1)	-	37	917	
比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore													
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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 5: Supplementary Information													
本財政年度中的已支付中央索賠 Claims paid in current financial year													
已支付中央索賠 Gross claim paid	44	10	0	7	7	321	0	43	-	-	62	495	
已支付中央索賠 Net claim paid	45	10	0	5	6	271	0	41	-	-	62	441	
本財政年度中的已貼現中央索賠的變動 Changes in case outstanding provision in current financial year													
已貼現中央索賠的結算毛額 Gross case outstanding provision c/f	9	6	-	18	16	766	1	126	0	-	8	950	
已貼現中央索賠的承前毛額 Gross case outstanding provision b/f	8	11	-	18	21	883	2	128	-	-	85	1,155	
已貼現中央索賠的結算淨額 Net case outstanding provision c/f	9	6	-	10	16	605	1	104	0	-	8	759	
已貼現中央索賠的承前淨額 Net case outstanding provision b/f	8	11	-	12	20	723	2	103	-	-	85	963	
本財政年度中的已貼現中央索賠的變動 Changes in IBNR provision in current financial year													
已貼現中央索賠的結算毛額 Gross IBNR provision c/f	10	30	-	12	13	397	1	112	0	-	33	609	
已貼現中央索賠的承前毛額 Gross IBNR provision b/f	28	42	-	69	27	813	4	111	-	-	55	1,148	
已貼現中央索賠的結算淨額 Net IBNR provision c/f	11	30	-	9	13	290	1	95	1	-	33	482	
已貼現中央索賠的承前淨額 Net IBNR provision b/f	25	42	-	28	24	621	3	91	-	-	55	890	



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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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 - 未減除轉分保總額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	225	0	42	-	-	2	289	1,454	
與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出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	-	(0)	-	-	-	(22)	(0)	(6)	-	-	-	(29)	(247)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	-	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 - 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：本年度未計入貼現影響的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
與本承保年度相關的總計保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	-	199	0	28	-	-	2	230	1,325
與本承保年度相關的最終展期費支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	-	(20)	-	(2)	-	-	(0)	(23)	(211)
與本承保年度相關的總計淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	-	(115)	-	(4)	-	-	(1)	(120)	(462)
與本承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	-	-	-	-	-	-	(7)	(0)	(4)	-	-	-	(11)	(141)
與本承保年度轉分出的業務相關的總計保費毛額 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	-	(12)	(0)	(4)	-	-	-	(17)	(244)
與本承保年度轉分出的業務相關的總計再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	-	2	0	0	-	-	-	3	58
與本承保年度轉分出的業務相關的總計淨保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	-	3	-	-	-	-	-	3	46
本財政年度中的已承付開支 Expenses incurred in current financial year	0	0	0	0	-	-	(27)	(0)	(17)	-	-	(0)	(43)	(109)
所有承保年度的中保費當中未分配的淨保費開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	-	-	-	-	-	0	0	(0)	-	-	0	0	6
管理開支 (-) Management expenses (-)	-	-	-	-	-	-	(20)	(0)	(5)	-	-	(0)	(26)	(96)
本年度有關往來承保年度的未滿期部分中的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	0	0	-	-	-	(7)	0	(11)	-	-	(0)	(18)	(19)
已確認但未生效的合約的預期溢利 (+) Change in implied profit for bound but not accepted contracts (+)	-	-	-	-	-	-	(2)	-	0	-	-	-	(2)	0
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	0	0	0	0	-	-	28	0	1	-	-	1	31	482
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(0)	-	-	-	-	11	0	(0)	-	-	0	23	105
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	0	-	-	-	-	0	0	(1)	-	-	(0)	(1)	(4)
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	0	0	0	0	-	-	36	0	(50)	-	-	8	(6)	447
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	0	0	0	0	-	-	48	0	(40)	-	-	8	16	548
本財政年度中保險負債的風險估計溢利的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	0	0	(0)	-	-	4	0	(3)	-	-	1	2	16
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	0	0	0	0	-	-	81	0	(42)	-	-	10	49	966

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 3: 補充資訊 Table 3: Supplementary Information														
本財政年度中的已支付中保額 Claims paid in current financial year														
已支付中保毛額 Gross claim paid	-	-	-	-	-	-	53	-	14	-	-	-	68	563
已支付中保淨額 Net claim paid	-	-	-	-	-	-	26	-	14	-	-	-	40	481
本財政年度中的已撥充中保準備金的變動 Changes in case outstanding provision in current financial year														
已撥充中保準備金的結轉毛總額 Gross case outstanding provision c/f	0	-	-	-	-	-	363	-	120	-	-	0	483	1,434
已撥充中保準備金的承前毛總額 Gross case outstanding provision b/f	0	-	-	-	-	28	389	0	49	-	-	7	474	1,629
已撥充中保準備金的結轉淨總額 Net case outstanding provision c/f	0	-	-	-	-	-	208	-	118	-	-	0	326	1,085
已撥充中保準備金的承前淨總額 Net case outstanding provision b/f	0	-	-	-	-	28	217	0	47	-	-	7	300	1,262
本財政年度中的已撥充未報賠款中保準備金的變動 Changes in IBNR provision in current financial year														
已撥充未報賠款中保準備金的結轉毛總額 Gross IBNR provision c/f	0	0	0	0	-	-	34	0	142	-	-	6	181	790
已撥充未報賠款中保準備金的承前毛總額 Gross IBNR provision b/f	0	0	0	0	-	3	59	1	162	-	-	6	231	1,379
已撥充未報賠款中保準備金的結轉淨總額 Net IBNR provision c/f	0	0	0	0	-	-	31	0	132	-	-	6	169	650
已撥充未報賠款中保準備金的承前淨總額 Net IBNR provision b/f	0	0	0	0	-	3	46	1	155	-	-	6	210	1,101



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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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	意外及健康 Accident & Health	汽車 Motor Vehicle	船殼、航空及運輸 Marine, Aviation, and Transport			比例協約再保險業務 Proportional Reinsurance Treaty Business				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	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded															
財政年度保費收入及佣金 - 未減除轉分保賬額 Financial Year Premium Written and Commission, Gross of Retrocession															
毛保費 (+) Gross Premium Written (+)	5,145	2,405	(1)	92	616	5,383	277	2,838	120	-	682	17,557			
商業保相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,404)	(612)	(0)	(26)	(158)	(1,525)	(32)	(949)	(82)	-	(200)	(4,988)			
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business															
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(1,957)	(34)	-	(12)	(40)	(1,030)	0	(13)	-	-	(8)	(3,063)			
再轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	582	15	-	5	11	354	2	6	-	-	4	979			
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	意外及健康 Accident & Health	汽車 Motor Vehicle	船殼、航空及運輸 Marine, Aviation, and Transport			比例協約再保險業務 Proportional Reinsurance Treaty Business				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	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表2：本年度未計入貼現數額的承保淨業績 Table 2: Total Underwriting Results excluding discount movement for current financial year															
該本保單年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	3,883	1,756	-	74	422	4,599	267	1,407	13	-	675	13,096			
該本保單年度相關的最終展期費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,030)	(413)	-	(16)	(105)	(1,186)	(19)	(458)	(2)	-	(149)	(3,377)			
該本保單年度相關的最終中支毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(2,631)	(1,059)	-	(58)	(191)	(2,450)	(217)	(740)	(1)	-	(406)	(7,752)			
該本保單年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(524)	(7)	-	(9)	(7)	(471)	(1)	(1)	(9)	-	7	(1,013)			
該本保單年度轉分出的業務相關的再保險的再保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,711)	(34)	-	(20)	(17)	(1,110)	(1)	(19)	(9)	-	(1)	(2,922)			
該本保單年度轉分出的業務相關的再保險的再保費佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	423	7	-	7	6	282	1	7	-	-	5	738			
該本保單年度轉分出的業務相關的再保險的中支毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	764	20	-	12	4	358	-	11	-	-	3	1,171			
本財政年度中的已承付開支 Expenses incurred in current financial year	(217)	(129)	(0)	(6)	(20)	(206)	(11)	(150)	(8)	-	(34)	(780)			
所有承保年度的中支負債中未分配的展期費的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(9)	1	0	0	(1)	0	0	(5)	(2)	-	0	(6)			
管理開支 (-) Management expenses (-)	(214)	(114)	(0)	(6)	(18)	(224)	(12)	(146)	(6)	-	(35)	(776)			
本年度結算往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(2)	(17)	0	0	(9)	18	1	1	(0)	-	1	1			
已獲賠款未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	(44)	44	0	(9)	9	65	4	(142)	(3)	-	(44)	(113)			
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															
	(563)	193	(0)	(6)	198	360	23	(83)	(9)	-	49	61			
本財政年度中與過往承保年度相關的淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,121	906	(1)	26	153	421	82	1,370	104	-	7	3,787			
本財政年度中與過往承保年度相關的淨展期費的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(259)	(150)	(0)	(12)	(43)	(213)	(16)	(476)	(80)	-	(54)	(1,302)			
本財政年度中與過往承保年度相關的淨中支的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(485)	(468)	2	(40)	(189)	(374)	(17)	(1,109)	(220)	-	39	(2,860)			
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															
	377	(113)	0	(26)	(79)	(166)	50	(214)	(195)	-	(6)	(374)			
本財政年度中保險負債的風險估計變動的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(43)	13	0	0	(9)	68	16	(70)	(2)	-	(26)	(54)			
未貼現承保淨業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(229)	94	0	(32)	20	252	88	(368)	(207)	-	13	(367)			
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船殼、航空及運輸 Marine, Aviation, and Transport			比例協約再保險業務 Proportional Reinsurance Treaty Business				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	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
表3：補充資訊 Table 3: Supplementary Information															
本財政年度中的已獲付中支額 Claims paid in current financial year															
已獲付中支毛額 Gross claim paid	3,135	2,074	11	152	265	4,131	79	912	5	-	372	11,135			
已獲付中支淨額 Net claim paid	2,212	1,990	11	149	230	3,275	79	912	5	-	372	9,234			
本財政年度的已獲未決中支準備金的變動 Changes in case outstanding provision in current financial year															
已獲未決中支準備金的結轉毛額額 Gross case outstanding provision c/f	443	769	14	115	388	5,170	296	1,165	7	-	199	8,672			
已獲未決中支準備金的承前毛額額 Gross case outstanding provision b/f	405	1,055	33	209	575	5,679	229	894	4	-	248	9,332			
已獲未決中支準備金的結轉淨額額 Net case outstanding provision c/f	294	746	14	110	363	4,266	295	1,160	7	-	199	7,454			
已獲未決中支準備金的承前淨額額 Net case outstanding provision b/f	273	1,001	33	204	522	4,562	226	886	4	-	268	8,000			
本財政年度的已扣數但未扣數中支準備金的變動 Changes in IBNR provision in current financial year															
已扣數但未扣數中支準備金的結轉毛額額 Gross IBNR provision c/f	2,485	1,130	18	129	272	3,303	281	4,558	232	-	960	13,390			
已扣數但未扣數中支準備金的承前毛額額 Gross IBNR provision b/f	2,130	1,149	34	238	153	3,180	273	3,645	18	-	951	11,775			
已扣數但未扣數中支準備金的結轉淨額額 Net IBNR provision c/f	1,581	1,088	18	125	263	2,728	282	4,547	232	-	978	11,843			
已扣數但未扣數中支準備金的承前淨額額 Net IBNR provision b/f	1,616	1,084	34	235	149	2,655	273	3,639	18	-	949	10,661			

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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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	非比例再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、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				
附註：已承保及轉分出的業務的銷售費用表資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保賬額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	56	725	-	20	103	2,863	358	739	30	-	61	4,954	22,512	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(3)	(71)	-	(2)	(9)	(237)	(23)	(97)	(5)	-	(7)	(454)	(5,443)	
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(17)	(53)	-	(1)	(13)	(960)	(38)	(20)	-	-	(1)	(1,103)	(4,195)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1	4	-	0	2	69	4	4	-	-	0	84	1,063	
該年度在香港承保的保單數目 (單位: 個) Number of policies written in Hong Kong during the year (in unit)														

一般保險業務線 General Insurance Lines of Business	非比例再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、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				
附註2：本年度未計入貼現折扣的承保前總額 Table 2: Total Underwriting Results excluding discount movement for current financial year														
該承保年度相關的最終淨保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	53	693	-	21	144	3,427	322	680	38	-	53	5,429	18,525	
該承保年度相關的最终展期費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(3)	(71)	-	(2)	(14)	(301)	(24)	(94)	(5)	-	(6)	(519)	(3,896)	
該承保年度相關的最终淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(23)	(604)	-	(6)	(48)	(1,748)	(86)	(396)	(7)	-	(19)	(2,938)	(10,691)	
該承保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(4)	(24)	-	(8)	(14)	(554)	(4)	(17)	-	-	(6)	(817)	(1,630)	
該承保年度轉分出的業務相關的再保險佣金 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(4)	(48)	-	(1)	(18)	(806)	(12)	(45)	-	-	(1)	(936)	(3,858)	
該承保年度轉分出的業務相關的再保險佣金 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)	0	4	-	0	2	48	2	4	-	-	0	81	798	
該承保年度轉分出的業務相關的最终淨保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	0	20	-	1	2	204	6	24	-	-	1	258	1,430	
本財政年度中的已承付開支 Expenses incurred in current financial year	(3)	(43)	-	(1)	(4)	(153)	(19)	(38)	(2)	-	(3)	(267)	(1,047)	
所有承保年度的中保費當中未分配的保賠開支的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)	0	(5)	-	0	1	(4)	0	(1)	(6)	-	(6)	(4)	(10)	
管理開支 (-) Management expenses (-)	(3)	(37)	-	(1)	(5)	(150)	(20)	(36)	(2)	-	(3)	(258)	(1,033)	
本年度及過往承保年度的未滿期部分的未來開支的變動 (+) Changes in future expense for unearned portion for current and prior underwriting years (+)	(6)	(8)	-	0	0	1	0	(1)	0	-	(6)	(5)	(4)	
以隱含方式存在的未滿期合約的利潤 (-) Change in implicit profit for bound but not accepted contracts (+)	0	1	-	1	1	26	5	(7)	3	-	(4)	(94)	(207)	
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	22	(178)	-	13	84	897	194	128	27	-	21	994	1,085	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	3	33	-	(1)	(6)	(551)	(14)	86	(8)	-	9	(559)	3,229	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	0	0	-	0	0	62	5	(4)	1	-	(2)	68	(1,234)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (+)	(5)	(51)	-	2	134	(166)	99	(4)	2	-	(5)	6	(2,854)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(2)	(18)	-	1	84	(656)	31	77	(6)	-	2	(486)	(860)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in Risk Margin for insurance liabilities in current financial year (+)	(2)	(20)	-	(2)	(2)	47	3	(15)	(1)	-	(1)	10	(44)	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	18	(207)	-	14	147	89	229	188	20	-	22	518	151	

一般保險業務線 General Insurance Lines of Business	非比例再保險業務 Non-Proportional Reinsurance Treaty Business													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、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				
附註3：補充資訊 Table 3: Supplementary Information														
本財政年度中的已支付中保費 Claims paid in current financial year														
已償付中保費毛額 Gross claim paid	11	121	-	3	35	1,780	140	151	-	-	22	2,284	13,400	
已償付中保費淨額 Net claim paid	11	120	-	3	29	1,428	138	150	-	-	22	1,901	11,136	
本財政年度中的已撥充未報賠中保費準備金的變動 Changes in case outstanding provision in current financial year														
已撥充未報賠中保費準備金的結轉毛額 Gross case outstanding provision c/f	21	1,298	-	15	109	2,884	397	437	-	-	6	5,168	13,739	
已撥充未報賠中保費準備金的承前毛額 Gross case outstanding provision b/f	15	859	58	15	173	3,763	376	382	-	-	21	5,682	14,994	
已撥充未報賠中保費準備金的結轉淨額 Net case outstanding provision c/f	20	1,268	-	15	90	2,066	383	430	-	-	6	4,277	11,732	
已撥充未報賠中保費準備金的承前淨額 Net case outstanding provision b/f	15	833	58	15	145	2,630	338	374	-	-	21	4,430	12,429	
本財政年度中的已撥充未報賠中保費準備金的變動 Changes in IBNR provision in current financial year														
已撥充未報賠中保費準備金的結轉毛額 Gross IBNR provision c/f	31	930	-	13	71	1,919	439	1,246	18	-	76	4,744	18,133	
已撥充未報賠中保費準備金的承前毛額 Gross IBNR provision b/f	23	891	32	68	229	1,016	463	1,118	13	-	58	3,911	15,686	
已撥充未報賠中保費準備金的結轉淨額 Net IBNR provision c/f	29	892	-	13	65	1,505	412	1,229	18	-	75	4,238	16,081	
已撥充未報賠中保費準備金的承前淨額 Net IBNR provision b/f	21	859	32	68	197	734	446	1,108	13	-	58	3,536	14,197	



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(港幣百萬元) (HK\$ million)													
一般保險業務線 General Insurance Lines of Business	以所保的再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	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 1：已承保及轉分出的業務的銷售與再保險資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保前額 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	363	156	-	36	79	855	185	47	33	-	16	1,771	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(53)	(49)	-	(9)	(20)	(225)	(5)	(18)	(9)	-	(11)	(399)	
財政年度轉分出的保費與轉分再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分已結轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(54)	(6)	-	(6)	(11)	(186)	(0)	(8)	-	-	(7)	(278)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	14	4	-	3	3	65	3	3	-	-	4	98	
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	以所保的再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	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 2：本年度未計入貼現變動的影響的承保保單 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本保險年度相關的最終淨保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	258	127	-	29	59	824	234	51	13	-	20	1,613	
與本保險年度相關的最終淨保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(39)	(27)	-	(7)	(15)	(210)	(9)	(16)	(2)	-	(10)	(336)	
與本保險年度相關的最終中索賠毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(220)	(88)	-	(22)	(22)	(391)	(212)	(28)	(1)	-	(10)	(993)	
與本保險年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	0	(2)	-	(1)	(4)	(72)	(0)	(1)	(9)	-	7	(82)	
與本保險年度轉分出的業務相關的淨保費毛額 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(54)	(8)	-	(6)	(11)	(182)	(1)	(10)	(9)	-	(1)	(284)	
與本保險年度轉分出的業務相關的淨再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	10	1	-	2	4	40	1	4	-	-	4	66	
與本保險年度轉分出的業務相關的淨保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	45	6	-	3	3	70	-	6	-	-	3	136	
本財政年度中的已承付開支 Expenses incurred in current financial year	(23)	(7)	-	(3)	(2)	(38)	(10)	(3)	(3)	-	(2)	(92)	
所有承保年度的中索賠負債中未分配的淨保費開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(9)	(0)	-	(0)	1	2	0	(0)	(2)	-	0	0	
管理開支 (-) Management expenses (-)	(22)	(7)	-	(3)	(2)	(41)	(11)	(3)	(1)	-	(3)	(93)	
本年度結轉往來本年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(1)	(0)	-	(0)	0	1	1	0	(0)	-	1	1	
已獲賠款但未生效的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	2	2	0	(0)	(2)	15	3	0	(3)	-	0	18	
本財政年度中與本年度相關的淨未結賬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	(22)	4	0	(3)	14	127	5	3	(4)	-	4	129	
本財政年度中與過往年度相關的淨保費毛額的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	118	29	-	7	12	(1)	26	(0)	16	-	(2)	204	
本財政年度中與過往年度相關的淨保費毛額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(11)	(21)	-	(2)	(2)	(9)	0	(3)	(7)	-	(5)	(62)	
本財政年度中與過往年度相關的淨保費毛額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(113)	(1)	-	(3)	(12)	233	25	6	(202)	-	(16)	(86)	
本財政年度中與過往年度相關的淨未結賬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	(7)	7	-	1	(3)	222	51	2	(193)	-	(23)	57	
本財政年度中與過往年度相關的淨未結賬最佳估計綜合業務業績 Changes in Risk Margin for insurance liabilities in current financial year (-)	(7)	(1)	-	(0)	(0)	2	13	(0)	(0)	-	2	8	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(36)	10	0	(3)	10	351	69	6	(198)	-	(17)	194	
一般保險業務線 General Insurance Lines of Business	以所保的再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												
	意外及健康 Accident & Health	汽車 Motor Vehicle	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 3：補充資訊 Table 3: Supplementary Information													
本財政年度中的已支付中索賠 Claims paid in current financial year													
已支付中索賠毛額 Gross claim paid	228	89	-	19	45	441	49	9	1	-	26	887	
已支付中索賠淨額 Net claim paid	220	87	-	19	38	358	49	9	1	-	26	786	
本財政年度中的已撥充中央準備金的變動 Changes in case outstanding provision in current financial year													
已撥充中央準備金的結轉毛額 Gross case outstanding provision c/f	318	126	-	37	55	579	237	51	-	-	11	1,415	
已撥充中央準備金的承前毛額 Gross case outstanding provision b/f	281	101	0	90	186	695	185	43	1	-	(10)	1,773	
已撥充中央準備金的結轉淨額 Net case outstanding provision c/f	211	121	-	37	51	449	237	50	-	-	11	1,167	
已撥充中央準備金的承前淨額 Net case outstanding provision b/f	190	96	0	90	69	619	184	42	1	-	11	1,302	
本財政年度中的已撥充未結賬中央準備金的變動 Changes in IBNR provision in current financial year													
已撥充但未結賬中央準備金的結轉毛額 Gross IBNR provision c/f	174	156	-	26	32	366	244	48	201	-	28	1,276	
已撥充但未結賬中央準備金的承前毛額 Gross IBNR provision b/f	141	71	0	104	22	311	242	35	1	-	9	936	
已撥充但未結賬中央準備金的結轉淨額 Net IBNR provision c/f	141	155	-	25	28	285	245	41	201	-	27	1,148	
已撥充但未結賬中央準備金的承前淨額 Net IBNR provision b/f	112	70	0	104	19	242	242	31	1	-	8	829	

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(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 - 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1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保總額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	12	114	-	4	12	110	315	74	(6)	-	5	641	2,411	
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1)	(8)	-	(0)	(1)	(10)	(20)	(4)	0	-	(0)	(44)	(443)	
財政年度轉分出的保費及轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(2)	(33)	-	(0)	(6)	(19)	(37)	(9)	-	-	(1)	(107)	(385)	
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	0	3	-	0	1	1	4	1	-	-	0	11	109	
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	非比例再保險再保險業務 - 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				
Table 2: 本年度未計入貼現數額的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year														
前本保年度相關的毛保淨額 (+) Gross ultimate premium, relating to current underwriting year (+)	12	109	-	4	16	145	264	91	-	-	5	647	2,200	
前本保年度相關的最終展期開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1)	(8)	-	(0)	(2)	(13)	(19)	(5)	-	-	(0)	(49)	(385)	
前本保年度相關的毛保淨額 (-) Gross ultimate claims, relating to current underwriting year (-)	(1)	(60)	-	(1)	(2)	(18)	(79)	(55)	(2)	(2)	(218)	(1,210)		
前本保年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(1)	(7)	-	0	4	3	4	(14)	-	-	(0)	(11)	(93)	
前本保年度轉分出的業務相關的再保險佣金 (+) Ultimate premium relating to current underwriting year on retroceded business (-)	(1)	(29)	-	0	4	0	(4)	(31)	-	-	(1)	(63)	(347)	
前本保年度轉分出的業務相關的再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	0	4	-	-	(0)	1	2	2	-	-	0	9	75	
前本保年度轉分出的業務相關的再保險佣金 (-) Ultimate claims relating to current underwriting year on retroceded business (+)	0	18	-	-	0	2	6	15	-	-	1	42	179	
本財政年度中的已支付開支 Expenses incurred in current financial year	(1)	(7)	-	(0)	(1)	(7)	(16)	(4)	(0)	-	(1)	(36)	(128)	
所有承保年度的中保費當中未分配的淨賠款的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	0	1	-	0	0	0	1	(0)	0	-	(0)	2	2	
管理開支 (-) Management expenses (-)	(1)	(7)	-	(0)	(1)	(7)	(18)	(4)	(0)	-	(0)	(38)	(131)	
本年度及過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	0	0	-	0	0	0	0	0	0	-	(0)	1	2	
已獲溢利未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not accepted contracts (+)	1	5	-	0	(0)	4	5	3	-	-	(0)	19	36	
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	10	33	-	3	15	114	159	17	(6)	-	3	351	481	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(0)	3	-	0	(1)	(45)	(58)	13	(6)	-	(0)	(103)	101	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	0	0	-	(0)	2	5	4	(1)	0	-	0	10	(51)	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	0	32	-	(1)	2	49	142	18	0	-	0	244	159	
本財政年度中與過往承保年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(0)	2	-	(1)	(7)	9	88	31	(5)	-	0	151	208	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	9	70	-	2	8	123	249	48	(5)	-	3	507	701	

一般保險業務線 General Insurance Lines of Business	非比例再保險再保險業務 - 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				
視次 - 補充資訊 Table 3 - Supplementary Information														
本財政年度中的已支付中保額 Claims paid in current financial year														
已支付中保毛額 Gross claim paid	2	32	-	(0)	(0)	25	127	18	-	-	-	204	1,091	
已支付中保淨額 Net claim paid	2	31	-	(0)	(0)	(27)	126	18	-	-	-	190	936	
本財政年度中的已獲未決中保費的變動 Changes in case outstanding provision in current financial year														
已獲未決中保費金的結轉毛總額 Gross case outstanding provision c/f	9	235	-	3	3	86	301	77	-	-	0	715	2,130	
已獲未決中保費金的承前毛總額 Gross case outstanding provision b/f	4	165	-	7	64	140	298	28	-	-	0	706	2,479	
已獲未決中保費金的結轉淨總額 Net case outstanding provision c/f	9	219	-	3	3	66	288	74	-	-	0	663	1,830	
已獲未決中保費金的承前淨總額 Net case outstanding provision b/f	4	158	-	7	62	113	268	26	-	-	0	638	1,940	
本財政年度中的已扣數但未報帳中保費的變動 Changes in IBNR provision in current financial year														
已扣數但未報帳中保費金的結轉毛總額 Gross IBNR provision c/f	1	156	-	1	5	46	330	122	0	-	1	662	1,938	
已扣數但未報帳中保費金的承前毛總額 Gross IBNR provision b/f	1	118	0	57	65	47	368	34	0	-	0	710	1,646	
已扣數但未報帳中保費金的結轉淨總額 Net IBNR provision c/f	1	128	-	1	4	29	303	115	0	-	0	582	1,730	
已扣數但未報帳中保費金的承前淨總額 Net IBNR provision b/f	1	99	0	57	65	40	374	29	0	-	0	666	1,494	



香港一般業務的年度統計數字
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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' Reinsurance Facultative & Treaty Business in Underwriting Year Basis

比例份的再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore													(港幣百萬元) (HK\$ million)
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失、信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金 - 未減除轉分保賬額 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)		4,782	2,249	(1)	56	536	4,528	93	2,791	87	-	666	15,787
商業保費相關的佣金毛額 (-) Gross commission, relating to business written (-)		(1,351)	(564)	(0)	(17)	(138)	(1,300)	(27)	(931)	(72)	-	(189)	(4,589)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)		(1,903)	(28)	-	(6)	(29)	(84)	1	(5)	-	-	(0)	(2,815)
商業保費相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)		568	11	-	2	8	289	(0)	3	-	-	0	881
該年度在香港承保的保單數目 (個/百個) Number of policies written in Hong Kong during the year (in unit)													
比例份的再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore													
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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：本年度的未計入貼現數額的承保淨業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
該本保單年度相關的最終淨保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)		3,625	1,629	-	44	363	3,775	34	1,367	-	-	656	11,483
該本保單年度相關的最終淨保費毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)		(999)	(385)	-	(9)	(80)	(976)	(10)	(441)	-	-	(139)	(3,041)
該本保單年度相關的最終淨保費毛額 (-) Gross ultimate claims, relating to current underwriting year (-)		(2,411)	(971)	-	(36)	(169)	(2,060)	(5)	(712)	-	-	(396)	(6,760)
該本保單年度相關的轉分出的業務業績 Retroceded business result, relating to current underwriting year		(525)	(5)	0	(3)	(398)	(0)	(0)	(0)	-	-	(0)	(831)
該本保單年度轉分出的業務業績相關的淨保費毛額 (-) Ultimate premium relating to current underwriting year on retroceded business (-)		(1,657)	(25)	-	(14)	(5)	(928)	(0)	(9)	-	-	(0)	(2,638)
該本保單年度轉分出的業務業績相關的淨保費毛額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)		413	7	-	5	2	242	0	3	-	-	0	672
該本保單年度轉分出的業務業績相關的淨保費毛額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)		719	14	-	9	0	287	-	5	-	-	-	1,035
本財政年度中的已承付賠款 Expenses incurred in current financial year		(194)	(122)	(0)	(2)	(18)	(168)	(2)	(147)	(4)	-	(31)	(688)
所有承保年度的中央負債集中未分配的索賠歷史的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)		(9)	1	0	0	(2)	(2)	(0)	(4)	(0)	-	0	(7)
管理開支 (-) Management expenses (-)		(192)	(107)	(0)	(3)	(16)	(183)	(2)	(144)	(4)	-	(31)	(683)
本年度結算至保單年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)		(1)	(16)	0	(0)	(0)	17	0	1	0	-	(0)	1
已開列但未生效的合約的利得虧損的變動 (+) Change in implied profit for bound but not accepted contracts (+)		(47)	43	-	(0)	11	49	1	(142)	(0)	-	(45)	(130)
本財政年度中與本年度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		(541)	189	(0)	(3)	84	223	18	(86)	(4)	-	45	(88)
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)		1,003	476	(1)	19	141	423	56	1,371	87	-	9	3,583
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)		(247)	(129)	(0)	(9)	(39)	(204)	(16)	(473)	(72)	-	(50)	(1,240)
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)		(371)	(467)	2	(37)	(177)	(607)	(41)	(1,115)	(17)	-	55	(2,774)
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		384	(119)	0	(27)	(76)	(388)	(2)	(217)	(2)	-	15	(431)
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)		(36)	14	0	1	(9)	67	3	(70)	(2)	-	(30)	(52)
未貼現承保淨業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		(193)	83	0	(28)	9	(99)	19	(373)	(8)	-	29	(562)
比例份的再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore													
一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	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													
本財政年度中的已償付中央索賠 Claims paid in current financial year													
已償付中央索賠 Gross claim paid		2,907	2,005	11	133	220	3,690	30	903	4	-	346	10,248
已償付中央索賠淨額 Net claim paid		1,991	1,923	11	130	193	2,917	30	903	4	-	346	8,448
本財政年度中的已撥款但未撥款中央保單備金的變動 Changes in case outstanding provision in current financial year													
已撥款但未撥款中央保單備金的結轉毛額 Gross case outstanding provision c/f		125	643	14	78	332	4,597	58	1,114	7	-	188	7,156
已撥款但未撥款中央保單備金的承前毛額 Gross case outstanding provision b/f		123	953	33	119	390	4,784	44	851	3	-	258	7,558
已撥款但未撥款中央保單備金的結轉淨額 Net case outstanding provision c/f		83	626	14	73	312	3,817	58	1,110	7	-	188	6,287
已撥款但未撥款中央保單備金的承前淨額 Net case outstanding provision b/f		84	905	33	114	453	3,963	42	844	3	-	257	6,698
本財政年度中的已撥款但未撥款中央保單備金的變動 Changes in IBNR provision in current financial year													
已撥款但未撥款中央保單備金的結轉毛額 Gross IBNR provision c/f		2,311	975	18	103	240	2,937	37	4,511	31	-	952	12,114
已撥款但未撥款中央保單備金的承前毛額 Gross IBNR provision b/f		1,990	1,079	34	134	131	2,869	31	3,613	17	-	942	10,840
已撥款但未撥款中央保單備金的結轉淨額 Net IBNR provision c/f		1,440	933	18	100	235	2,443	37	4,506	31	-	952	10,895
已撥款但未撥款中央保單備金的承前淨額 Net IBNR provision b/f		1,504	1,025	34	131	130	2,412	31	3,608	17	-	941	9,832



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承保年度專業再保險公司臨時及協約再保險業務承保業績
Underwriting Results of Professional Reinsurers' 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 - 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				
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded														
財政年度保費收入及佣金 - 未減除轉分保總額 Financial Year Premium Written and Commission, Gross of Retrocession														
毛保費 (+) Gross Premium Written (+)	44	611	-	16	91	2,752	43	665	35	-	56	4,314	20,100	
商業保相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2)	(63)	-	(1)	(8)	(227)	(4)	(93)	(5)	-	(7)	(411)	(5,000)	
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business														
轉分出的轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaries (-)	(15)	(20)	-	(1)	(7)	(94)	(1)	(11)	-	-	-	(95)	(3,810)	
商業保相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaries (+)	1	2	-	0	1	67	0	3	-	-	-	73	954	
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	非比例再保險再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、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: 本年度未計入貼現數額的總承保業績 Table 2: Total Underwriting Results excluding discount movement for current financial year													
與本年保費收入及佣金有關的總保費金額 (+) Gross ultimate premium, relating to current underwriting year (+)	41	583	-	17	128	3,283	57	588	38	-	47	4,783	16,265
與本年保費收入有關的最終報單開支金額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(2)	(63)	-	(1)	(12)	(288)	(5)	(89)	(5)	-	(5)	(470)	(3,511)
與本年保費收入有關的總賠款及索償金額 (-) Gross ultimate claims, relating to current underwriting year (-)	(22)	(545)	-	(6)	(46)	(1,729)	(7)	(343)	(7)	-	(17)	(2,721)	(9,480)
與本年保費收入有關的轉分出的業務業績 Retroceded business result, relating to current underwriting year	(2)	(16)	-	(0)	(19)	(557)	(8)	(4)	-	-	-	(606)	(1,537)
與本年保費收入及佣金有關的總保費金額 (+) Ultimate premium relating to current underwriting year on retroceded business (+)	(3)	(19)	-	(1)	(22)	(806)	(8)	(14)	-	-	-	(873)	(3,511)
與本年保費收入及佣金有關的總保費金額 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	0	-	-	0	2	47	-	2	-	-	-	51	723
與本年保費收入及佣金有關的總賠款及索償金額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	0	2	-	1	1	202	0	9	-	-	-	216	1,251
本財政年度中的已承付開支 Expenses incurred in current financial year	(2)	(37)	-	(1)	(4)	(147)	(3)	(34)	(2)	-	(3)	(231)	(920)
所有承保年度中的未償賠款及索償的變動 (+) Changes in ULAE in claims liabilities for all underwriting years (+)	0	(1)	-	0	1	(5)	(0)	(1)	(0)	-	(0)	(6)	(12)
管理開支 (-) Management expenses (-)	(2)	(30)	-	(1)	(5)	(143)	(2)	(32)	(2)	-	(3)	(219)	(902)
本年度結算至未來年度的未滿期部分未賺取的開支 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(0)	(7)	-	0	0	1	0	(1)	-	-	(0)	(6)	(6)
已確認為未來發生的合約的利潤的變動 (+) Change in implied profit for bound but not accepted contracts (+)	0	(125)	-	1	1	22	(0)	(10)	3	-	(4)	(113)	(243)
本財政年度中與本年年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	12	(202)	-	10	49	883	35	110	27	-	18	642	574
本財政年度中與過往承保本年度相關的總最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	3	29	-	(1)	(45)	(507)	(15)	73	(3)	-	9	(455)	3,128
本財政年度中與過往承保本年度相關的總最終淨報單開支及索償的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	0	(1)	-	0	4	57	2	4	0	-	(2)	57	(1,183)
本財政年度中與過往承保本年度相關的總最終淨賠款及索償的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(5)	(83)	-	3	132	(215)	(43)	(23)	1	-	(5)	(239)	(3,013)
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	(2)	(54)	-	2	91	(665)	(57)	47	(1)	-	2	(537)	(1,068)
本財政年度中保險負債的預計估計應用的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(2)	(21)	-	(0)	(2)	47	1	(16)	(1)	-	(1)	6	(57)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	8	(277)	-	12	138	(34)	(21)	140	25	-	19	11	(551)

一般保險業務線 General Insurance Lines of Business	非比例再保險再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore													合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、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 3: Supplementary Information 補充資訊														
本財政年度中的已償付申索額 Claims paid in current financial year														
已償付申索金額 Gross claim paid	9	89	-	3	35	1,756	13	134	-	-	22	2,061	12,309	
已償付申索淨額 Net claim paid	9	89	-	3	29	1,456	11	133	-	-	22	1,751	10,199	
本財政年度中的已結未決申索淨值的變動 Changes in case outstanding provision in current financial year														
已結未決申索淨值的結轉金額 Gross case outstanding provision c/f	12	1,063	-	11	106	2,798	96	360	-	-	6	4,453	11,609	
已結未決申索淨值的承前未結金額 Gross case outstanding provision b/f	11	694	58	9	109	3,822	78	355	-	-	21	4,957	12,515	
已結未決申索淨值的結轉淨額 Net case outstanding provision c/f	11	1,049	-	11	87	2,000	95	356	-	-	6	3,615	9,902	
已結未決申索淨值的承前淨額 Net case outstanding provision b/f	10	675	58	9	83	2,517	71	348	-	-	21	3,792	10,490	
本財政年度中的已結轉未結轉申索淨值的變動 Changes in IBNR provision in current financial year														
已結轉未結轉申索淨值的結轉金額 Gross IBNR provision c/f	30	774	-	12	66	1,873	110	1,124	18	-	75	4,082	16,196	
已結轉未結轉申索淨值的承前金額 Gross IBNR provision b/f	22	773	32	11	164	969	75	1,084	13	-	58	3,201	14,040	
已結轉未結轉申索淨值的結轉淨額 Net IBNR provision c/f	28	764	-	12	61	1,477	108	1,114	18	-	75	3,656	14,351	
已結轉未結轉申索淨值的承前淨額 Net IBNR provision b/f	20	760	32	11	132	694	72	1,079	13	-	58	2,871	12,703	