

表 G1 2024直接及分入再保險業務承保業績
Table G1 Underwriting Results of Direct & Reinsurance Inward Business for 2024

業務類別 CLASS OF BUSINESS	意外及健康 Accident & Health	汽車 Motor Vehicle	飛機 Aircraft	船舶 Ships	貨運 Goods In Transit	財產損壞 Property Damage	一般法律責任 General Liability	金錢損失 Pecuniary Loss	非比例協約 Non-Proportional Treaty	比例協約 Proportional Treaty	總額 Total
	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m
毛保費 Gross Premiums	111.3	118.0	0.0	1,710.5	18.5	528.6	1,073.9	41.6	0.0	0.0	3,602.4
分出再保險保費 Reinsurance Outward Premiums	34.4	23.3	0.0	1,263.7	0.2	339.5	187.9	36.7	0.0	0.0	1,885.7
淨保費 Net Premiums	76.9	94.7	0.0	446.8	18.3	189.1	886.0	4.9	0.0	0.0	1,716.7
未滿期保費調整 Unearned Premiums Adjustment	0.8	(12.1)	0.0	(1.4)	(4.8)	(36.5)	48.8	(0.3)	0.0	0.0	(5.5)
滿期保費 Earned Premiums	76.1	106.8	0.0	448.2	23.1	225.6	837.2	5.2	0.0	0.0	1,722.2
須付的佣金 Commissions Payable	7.1	38.4	0.0	154.9	5.7	77.8	69.8	(2.4)	0.0	0.0	351.3
管理開支 Management Expenses	19.2	12.3	0.0	164.6	1.2	59.6	58.9	1.5	0.0	0.0	317.3
未過期風險調整 Unexpired Risks Adjustment	0.0	(2.4)	0.0	(0.5)	0.0	(4.1)	98.8	0.0	0.0	0.0	91.8
可收取的佣金 Commissions Receivable	14.5	3.6	0.0	27.0	0.1	84.7	27.5	3.1	0.0	0.0	160.5
已償付申索毛額 Gross Claims Paid	46.2	120.8	0.0	956.2	30.1	293.6	475.4	8.0	0.0	0.0	1,930.3
可追討的申索 Claims Recoverable	12.4	3.2	0.0	771.6	0.0	129.3	107.6	7.5	0.0	0.0	1,031.6
已償付申索淨額 Net Claims Paid	33.8	117.6	0.0	184.6	30.1	164.3	367.8	0.5	0.0	0.0	898.7
未決申索準備金調整 Outstanding Claims Provision Adjustment	5.5	(102.4)	0.0	(36.1)	(4.1)	(82.2)	130.6	0.2	0.0	0.0	(88.5)
已承付申索淨額 Net Claims Incurred	39.3	15.2	0.0	148.5	26.0	82.1	498.4	0.7	0.0	0.0	810.2
承保利潤/(虧損) Underwriting Profit/(Loss)	25.0	46.9	0.0	7.7	(9.7)	94.9	138.8	8.5	0.0	0.0	312.1
未滿期保費 UNEARNED PREMIUMS											
截至2024年底的未滿期保費 Unearned Premiums at the end of 2024	34.8	58.1	0.0	16.1	12.6	124.0	960.8	6.4	0.0	0.0	1,212.8
截至2023年底的未滿期保費 Unearned Premiums at the end of 2023	33.9	70.2	0.0	17.5	17.4	160.6	912.1	6.7	0.0	0.0	1,218.4
增加/(減少) Increase/(Decrease)	0.9	(12.1)	0.0	(1.4)	(4.8)	(36.6)	48.7	(0.3)	0.0	0.0	(5.6)
未過期風險 UNEXPIRED RISKS											
截至2024年底的未過期風險 Unexpired Risks at the end of 2024	0.0	3.9	0.0	0.0	0.0	0.0	192.5	0.0	0.0	0.0	196.4
截至2023年底的未過期風險 Unexpired Risks at the end of 2023	0.0	6.3	0.0	0.5	0.0	4.1	93.7	0.0	0.0	0.0	104.6
增加/(減少) Increase/(Decrease)	0.0	(2.4)	0.0	(0.5)	0.0	(4.1)	98.8	0.0	0.0	0.0	91.8
未決申索準備金 OUTSTANDING CLAIMS PROVISION											
未決申索準備金毛額 Gross Outstanding Claims Provision	15.2	112.7	0.0	2,618.0	16.2	638.3	1,719.8	5.9	0.0	0.0	5,126.1
可追討的申索 Claims Recoverable	6.7	30.6	0.0	2,188.8	0.0	365.3	298.4	5.1	0.0	0.0	2,894.9
未決申索準備金淨額 Net Outstanding Claims Provision	8.5	82.1	0.0	429.2	16.2	273.0	1,421.4	0.8	0.0	0.0	2,231.2
已招致但未報賠的申索準備金 Provision for IBNR	8.7	126.1	0.0	88.2	2.7	151.0	518.5	0.7	0.0	0.0	895.9
截至2024年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2024	17.2	208.2	0.0	517.4	18.9	424.0	1,939.9	1.5	0.0	0.0	3,127.1
截至2023年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2023	11.8	310.6	0.0	553.6	23.0	506.1	1,809.3	1.2	0.0	0.0	3,215.6
增加/(減少) Increase/(Decrease)	5.4	(102.4)	0.0	(36.2)	(4.1)	(82.1)	130.6	0.3	0.0	0.0	(88.5)

備案風險為本資本制度於2024年7月1日實施。獲授權保險公司需要提交新版本的監管申報表。本補充數據所包括數字，是根據某財政年度結束日期在2024年6月30日或之前的公司在風險為本資本制度實施前向保險業監管局提交的年度報表內申報的統計資料編纂而成。上述數字已包括由該等公司承領的非香港一般業務。保險業監管局已審慎連備地編纂該等統計數字，但對該等資料不會作出任何保證或申述。

Following the implementation of the Risk-based Capital (RBC) regime on 1 July 2024, authorized insurers are required to submit a new set of regulatory returns. Supplementary statistics contained herein are compiled from statistical information prior to the RBC regime provided by certain companies with their financial year end dates falling on or before 30 June 2024 in their annual returns to the Insurance Authority. The above figures have included non-Hong Kong general business written by those companies. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

表 G2 2024直接業務承保業績
Table G2 Underwriting Results of Direct Business for 2024

業務類別 CLASS OF BUSINESS	意外及健康 Accident & Health	汽車 Motor Vehicle	飛機 Aircraft	船舶 Ships		貨運 Goods in Transit	財產損壞 Property Damage	一般法律責任 General Liability			金錢損失 Pecuniary Loss	總額 Total
				法定業務 Statutory Business	其他 Others			法定業務		其他 Others		
								僱員補償 Employees' Compensation	業主立案法團責任* Owners' Corporation Liability*			
	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m
毛保費 Gross Premiums	88.2	17.8	0.0	1.6	836.0	0.3	307.3	915.0	3.6	117.5	40.2	2,327.5
分出再保險保費 Reinsurance Outward Premiums	33.4	17.3	0.0	1.3	654.0	0.2	268.0	118.3	0.2	66.1	36.1	1,194.9
淨保費 Net Premiums	54.8	0.5	0.0	0.3	182.0	0.1	39.3	796.7	3.4	51.4	4.1	1,132.6
未滿期保費調整 Unearned Premiums Adjustment	(0.4)	0.0	0.0	0.0	0.3	0.0	(0.9)	55.1	0.1	(3.1)	(0.4)	50.7
滿期保費 Earned Premiums	55.2	0.5	0.0	0.3	181.7	0.1	40.2	741.6	3.3	54.5	4.5	1,081.9
須付的佣金 Commissions Payable	0.9	0.7	0.0	0.2	76.0	0.0	17.7	57.4	0.1	3.8	(2.7)	154.1
管理開支 Management Expenses	17.7	5.9	0.0	0.2	102.9	0.1	37.4	48.3	0.2	7.6	1.4	221.7
未過期風險調整 Unexpired Risks Adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.4	(0.1)	0.4	0.0	98.7
可收取的佣金 Commissions Receivable	14.5	3.6	0.0	0.1	22.5	0.1	72.1	12.8	0.0	14.5	3.0	143.2
已償付申索毛額 Gross Claims Paid	38.6	64.3	0.0	0.1	771.9	0.1	133.6	420.1	2.4	30.0	8.0	1,469.1
從再保險公司追討的申索 Claims Recoverable from Reinsurers	12.4	3.2	0.0	0.1	638.4	0.0	115.6	83.9	0.0	19.8	7.5	880.9
從其他方面追討的申索 Claims Recoverable from Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.9	0.0	0.7	0.0	1.6
已償付申索淨額 Net Claims Paid	26.2	61.1	0.0	0.0	133.5	0.1	18.0	335.3	2.4	9.5	0.5	586.6
未決申索準備金調整 Outstanding Claims Provision Adjustment	0.1	(92.9)	0.0	0.0	(53.6)	(0.1)	6.6	157.7	(4.4)	(21.9)	0.1	(8.4)
已承付申索淨額 Net Claims Incurred	26.3	(31.8)	0.0	0.0	79.9	0.0	24.6	493.0	(2.0)	(12.4)	0.6	578.2
承保利潤/(虧損) Underwriting Profit/(Loss)	24.8	29.3	0.0	0.0	(54.6)	0.1	32.6	57.3	5.1	69.6	8.2	172.4
未滿期保費 UNEARNED PREMIUMS												
截至2024年底的未滿期保費 Unearned Premiums at the end of 2024	26.6	0.1	0.0	0.0	4.3	0.0	40.5	906.0	1.6	34.3	6.2	1,019.6
截至2023年底的未滿期保費 Unearned Premiums at the end of 2023	27.0	0.1	0.0	0.0	4.0	0.0	41.4	850.9	1.5	37.4	6.6	968.9
增加/(減少) Increase/(Decrease)	(0.4)	0.0	0.0	0.0	0.3	0.0	(0.9)	55.1	0.1	(3.1)	(0.4)	50.7
未過期風險 UNEXPIRED RISKS												
截至2024年底的未過期風險 Unexpired Risks at the end of 2024	0.0	0.1	0.0	0.0	0.0	0.0	0.0	192.0	0.0	0.4	0.0	192.5
截至2023年底的未過期風險 Unexpired Risks at the end of 2023	0.0	0.1	0.0	0.0	0.0	0.0	0.0	93.6	0.1	0.0	0.0	93.8
增加/(減少) Increase/(Decrease)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	98.4	(0.1)	0.4	0.0	98.7
未決申索準備金 OUTSTANDING CLAIMS PROVISION												
未決申索準備金毛額 Gross Outstanding Claims Provision	11.2	69.1	0.0	0.6	2,095.1	0.0	313.2	1,413.7	21.0	212.0	4.9	4,140.8
可追討的申索 Claims Recoverable	6.7	30.6	0.0	0.6	1,791.3	0.0	306.3	214.0	4.4	71.1	4.4	2,429.4
未決申索準備金淨額 Net Outstanding Claims Provision	4.5	38.5	0.0	0.0	303.8	0.0	6.9	1,199.7	16.6	140.9	0.5	1,711.4
已招致但未報賠的申索準備金 Provision for IBNR	0.5	75.5	0.0	0.1	60.3	0.0	7.9	512.1	(5.0)	(32.6)	0.4	619.2
截至2024年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2024	5.0	114.0	0.0	0.1	364.1	0.0	14.8	1,711.8	11.6	108.3	0.9	2,330.6
截至2023年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2023	4.9	206.9	0.0	0.1	417.7	0.1	8.2	1,554.1	16.0	130.2	0.8	2,339.0
增加/(減少) Increase/(Decrease)	0.1	(92.9)	0.0	0.0	(53.6)	(0.1)	6.6	157.7	(4.4)	(21.9)	0.1	(8.4)

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表 G3 2024年分入再保險業務承保業績
Table G3 Underwriting Results of Reinsurance Inward Business for 2024

業務類別 CLASS OF BUSINESS	意外及健康 Accident & Health	汽車 Motor Vehicle	飛機 Aircraft	船舶 Ships	貨運 Goods In Transit	財產損壞 Property Damage	一般法律責任 General Liability	金錢損失 Pecuniary Loss	非比例協約 Non-Proportional Treaty	比例協約 Proportional Treaty	總額 Total
	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m	百萬元 \$ m
毛保費 Gross Premiums	23.1	100.2	0.0	872.9	18.2	221.3	37.8	1.4	0.0	0.0	1,274.9
分出再保險保費 Reinsurance Outward Premiums	1.0	6.0	0.0	608.4	0.0	71.5	3.3	0.6	0.0	0.0	690.8
淨保費 Net Premiums	22.1	94.2	0.0	264.5	18.2	149.8	34.5	0.8	0.0	0.0	584.1
未滿期保費調整 Unearned Premiums Adjustment	1.2	(12.1)	0.0	(1.7)	(4.8)	(35.6)	(3.3)	0.1	0.0	0.0	(56.2)
滿期保費 Earned Premiums	20.9	106.3	0.0	266.2	23.0	185.4	37.8	0.7	0.0	0.0	640.3
須付的佣金 Commissions Payable	6.2	37.7	0.0	78.7	5.7	60.1	8.5	0.3	0.0	0.0	197.2
管理開支 Management Expenses	1.5	6.4	0.0	61.5	1.1	22.2	2.8	0.1	0.0	0.0	95.6
未過期風險調整 Unexpired Risks Adjustment	0.0	(2.4)	0.0	(0.5)	0.0	(4.1)	0.1	0.0	0.0	0.0	(6.9)
可收取的佣金 Commissions Receivable	0.0	0.0	0.0	4.4	0.0	12.6	0.2	0.1	0.0	0.0	17.3
已償付申索毛額 Gross Claims Paid	7.6	56.5	0.0	184.2	30.0	160.0	22.9	0.0	0.0	0.0	461.2
可追討的申索 Claims Recoverable	0.0	0.0	0.0	133.1	0.0	13.7	2.3	0.0	0.0	0.0	149.1
已償付申索淨額 Net Claims Paid	7.6	56.5	0.0	51.1	30.0	146.3	20.6	0.0	0.0	0.0	312.1
未決申索準備金調整 Outstanding Claims Provision Adjustment	5.4	(9.5)	0.0	17.5	(4.0)	(88.8)	(0.8)	0.1	0.0	0.0	(80.1)
已承付申索淨額 Net Claims Incurred	13.0	47.0	0.0	68.6	26.0	57.5	19.8	0.1	0.0	0.0	232.0
承保利潤/(虧損) Underwriting Profit/(Loss)	0.2	17.6	0.0	62.3	(9.8)	62.3	6.8	0.3	0.0	0.0	139.7
未滿期保費 UNEARNED PREMIUMS											
截至2024年底的未滿期保費 Unearned Premiums at the end of 2024	8.2	58.0	0.0	11.8	12.6	83.5	18.9	0.2	0.0	0.0	193.2
截至2023年底的未滿期保費 Unearned Premiums at the end of 2023	6.9	70.1	0.0	13.5	17.4	119.2	22.3	0.1	0.0	0.0	249.5
增加/(減少) Increase/(Decrease)	1.3	(12.1)	0.0	(1.7)	(4.8)	(35.7)	(3.4)	0.1	0.0	0.0	(56.3)
未過期風險 UNEXPIRED RISKS											
截至2024年底的未過期風險 Unexpired Risks at the end of 2024	0.0	3.8	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	3.9
截至2023年底的未過期風險 Unexpired Risks at the end of 2023	0.0	6.2	0.0	0.5	0.0	4.1	0.0	0.0	0.0	0.0	10.8
增加/(減少) Increase/(Decrease)	0.0	(2.4)	0.0	(0.5)	0.0	(4.1)	0.1	0.0	0.0	0.0	(6.9)
未決申索準備金 OUTSTANDING CLAIMS PROVISION											
未決申索準備金毛額 Gross Outstanding Claims Provision	4.0	43.6	0.0	522.3	16.2	325.1	73.1	1.0	0.0	0.0	985.3
可追討的申索 Claims Recoverable	0.0	0.0	0.0	396.9	0.0	59.0	8.9	0.7	0.0	0.0	465.5
未決申索準備金淨額 Net Outstanding Claims Provision	4.0	43.6	0.0	125.4	16.2	266.1	64.2	0.3	0.0	0.0	519.8
已招致但未報賠的申索準備金 Provision for IBNR	8.2	50.6	0.0	27.8	2.7	143.1	44.0	0.3	0.0	0.0	276.7
截至2024年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2024	12.2	94.2	0.0	153.2	18.9	409.2	108.2	0.6	0.0	0.0	796.5
截至2023年底的未決申索準備金 (包括已招致但未報賠的申索) Outstanding Claims Provision (including IBNR) at the end of 2023	6.9	103.7	0.0	135.8	22.9	497.9	109.0	0.4	0.0	0.0	876.6
增加/(減少) Increase/(Decrease)	5.3	(9.5)	0.0	17.4	(4.0)	(88.7)	(0.8)	0.2	0.0	0.0	(80.1)

隨單風險為本資本制度於2024年7月1日實施。獲授權保險公司需要遞交新版本的監管申報表。本補充數據所包含數字，是根據某些財政年度結束日期在2024年6月30日或之前的公司在風險為本資本制度實施前向保險業監督局提交的年度報表內申報的統計資料編纂而成。上述數字已包括由該等公司承保的淨香港一般業務。保險業監督局雖已認真謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。

Following the implementation of the Risk-based Capital (RBC) regime on 1 July 2024, authorized insurers are required to submit a new set of regulatory returns. Supplementary statistics contained herein are compiled from statistical information prior to the RBC regime provided by certain companies with their financial year end dates falling on or before 30 June 2024 in their annual returns to the Insurance Authority. The above figures have included non-Hong Kong general business written by those companies. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

附錄 本補充數據所涵蓋的保險公司名單 - 就某些財政年度結束日期在 2024 年 6 月 30 日或之前的公司的一般業務的年度統計數字

Appendix List of Insurers Covered in Supplementary Statistics - Annual General Business Statistics for Certain Companies with their Financial Year End Dates Falling on or before 30 June 2024

保險公司名稱 Name of Insurer	簡稱	Abbreviated Name	註冊成立 地點 *	Place of Incorporation *	獲授權業務類型#	Type of Business Authorized #
Assuranceforeningen SKULD (Gjensidig)	Skuld	Skuld	挪威	Norway	一般	General
Britannia Steam Ship Insurance Association Europe - The	Britannia Europe P&I	Britannia Europe P&I	盧森堡	Luxembourg	一般	General
Chevalier Insurance Company Limited (其士保險有限公司)	其士	Chevalier	中國香港	HK	一般	General
Hong Leong Insurance (Asia) Limited (豐隆保險 (亞洲) 有限公司)	豐隆保險 (亞洲)	Hong Leong Insurance (Asia)	中國香港	HK	一般	General
London Steam-Ship Owners' Mutual Insurance Association Limited - The	London Steam-Ship	London Steam-Ship	英國	UK	一般	General
New India Assurance Company, Limited – The	新印度	New India	印度	India	一般	General
Standard Club Asia Ltd. - The	Standard Club Asia	Standard Club Asia	新加坡	Singapore	一般	General
Steamship Mutual Underwriting Association Limited	STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	英國	UK	一般	General
Sun Hung Kai Properties Insurance Limited (新鴻基地產保險有限公司)	新鴻基	Sun Hung Kai	中國香港	HK	一般	General
Toa Reinsurance Company, Limited - The	東亞再保險	Toa Re	日本	Japan	一般 (R)	General (R)
United Kingdom Mutual Steam Ship Assurance Association Limited - The	UK P&I Club	UK P&I Club	英國	UK	一般	General
West of England Ship Owners Mutual Insurance Association (Luxembourg) - The	West of England	West of England	盧森堡	Luxembourg	一般	General

註：本名單內的保險公司名稱更新至2025年11月4日。
N.B. The names of insurers in this list were updated to 4 November 2025.

* 註冊成立地點：
Place of Incorporation:
中國香港 HK - Hong Kong, China
英國 UK - United Kingdom
美國 USA - United States of America

(R) 代表專業再保險公司。 (R) denotes a pure reinsurer.