

## 2024年年度香港長期業務的統計數字附註

### Notes to Annual Statistics on Hong Kong Long Term Business 2024

1. 2023年及以前的數字乃依據保險公司之財政年度呈現，2024年的數字則依據曆年呈現。  
Figures for 2023 and prior years are presented according to the insurers' fiscal year, while figures for 2024 are presented according to the calendar year.
2. 由於受刪除尾數的效果影響，不同附表中的數字，可能稍有差別。  
Slight discrepancies may be found in figures reported in different tables due to the effect of rounding off.
3. 專業再保險公司及勞合社的數字並不包括在內。  
Figures for pure reinsurers and Lloyd's were excluded.
4. 2023年及以前的有效業務數字乃以保單保費及淨負債披露。此外，經保險業監管局（「保監局」）批准後，部分保險公司已根據保監局於2021年12月28日發出的通函於2023年或之前提前採用風險為本資本制度。在風險為本資本制度下，保險公司須依照保監局指定的技術規範對保險負債進行估值，而相關估值亦會反映於相關保險公司所提交的申報表。故此，2023年及以前有效業務統計數字的淨負債數值為綜合數字，包含了已採用及未採用風險為本資本制度的保險公司所報告的數據。  
Figures for inforce business in relation to 2023 and prior years disclose office premiums and net liabilities. In addition, upon obtaining approval from the Insurance Authority ("IA"), some insurers have early adopted a risk-based capital approach prior to 2023 pursuant to the IA's circular dated 28 December 2021, under which valuation of insurance liabilities is performed in accordance with the prescribed technical specifications set out by the IA. Such valuation of insurance liabilities is reflected in the submission of returns by the relevant insurers. As such, the figures of net liabilities reported in this set of statistics in relation to 2023 and prior years have consolidated figures from insurers that have and have not adopted the risk-based capital approach.
5. 2024年的有效業務數字乃以保費收入及在岸直接業務的現時估計值（未減除所分出再保險前）披露。  
Figures for inforce business in relation to 2024 disclose revenue premiums and onshore direct current estimate (gross of reinsurance ceded).