

2024年香港一般業務統計數字附註

Notes to Hong Kong General Business Statistics 2024

- 1 由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。
- 2 本統計數字是建基於新的監管申報表。保險業監管局雖已適當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。
- 3 請注意有關毛額及淨額基礎的申索統計數據三角：
- a. 在直接業務及再保險業務基礎上，有 8 家保險公司提交的已償付申索額或已報未決申索三角表不完整，影響大部分年度的數據，其中最重大的影響在 2016 年及之前。
- b. 直接業務（意外年度）及再保險（意外年度）【表 4：最終申索額的最佳估算（按意外年度）】中，有 12 家保險公司的毛保費及滿期保費毛額不完整，影響大部分年度的數據，其中最重大的影響在 2017 年及之前；整體滿期保費毛額的相差幅度約低於 5%。
- c. 臨時及協約再保險業務（承保年度）【表 3：最終申索額的最佳估算（以滿期為基準）（按承保年度）】及【表 4：最終申索額的最佳估算（以最終為基準）（按承保年度）】中，大部分保險公司「上一個財政年度」的數據不完整，因此這些受影響的三角表「上一個財政年度」及「最終申索改變」將不納入首年市場年度統計。
- d. 再保險業務分頁的船舶、航空及運輸業務類別，其三角表涵蓋「船舶、航空及運輸」、「航空」、「船舶」及「貨運」業務。
- e. 關於資料庫版本：DB_Tri分頁，由於保監局僅要求保險公司提交由 2023 每個發展年度起的「最終申索額的最佳估算」，因此「已招致但未報賠申索 - (港幣百萬元)」在 2022 年及之前的每個發展年度設定為 0。
- 4 請注意有關法定業務統計數字，就僱員補償業務，2024年的保單數目指“該年度在香港承保的保單數目”，而2020-2023年的保單數目則指“有效保單數目”。
- 5 本統計數字涵蓋財政年度結束日期在2024年6月30日之後的保險公司，即風險為本資本制度於2024年7月1日實施後。2024年共有88家保險公司就其一般保險業務向保險業監管局遞交新版本的監管申報表。至於財政年度結束日期在2024年6月30日或之前的保險公司，該些保險公司無須就其2024財政年度遞交新版本的監管申報表。該些保險公司的相關數據會以RBC實施前的資料編製，並載於補充數據中。此外，反映一般業務的離岸業務部分亦涵蓋於本組數字之內。因此，公眾不應將最新數字與過往年度發布的數字作直接比較。在闡釋市場承保表現時，務必留意上述事項。
- 6 根據《保險業條例》第25D條獲批的一般業務轉讓，其業務轉讓生效日期於2024年內的有一宗。

| 批准日期 | 業務轉讓生效日期 | 出讓人 | 受讓人 |
|------------|------------|---------------|-------------|
| 30.09.2024 | 01.10.2024 | 昆士蘭保險（香港）有限公司 | 昆士蘭聯保保險有限公司 |

- 1 Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.
- 2 The statistics are based on new regulatory returns. 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.
- 3 For Claim Statistics - Triangles on Gross and Net basis, please note that:
- a. Under both direct and reinsurance basis, 8 insurers submitted incomplete paid or case outstanding triangles affecting data in most years, while the most material impact are on 2016 and prior.
- b. Direct (AY) and Reinsurance (AY) [Table 4: Ultimate Best Estimate Claims (by Accident Year only)], Gross Written Premium and Gross Earned Premium information were incomplete from 12 insurers affecting data in most years, while the most material impact are on 2017 and prior, with distortion approximated under 5% of overall GEP.
- c. Reinsurance (UW) [Table 3: Ultimate Best Estimate Claims (Earned basis) (by Underwriting Year only)] and [Table 4: Ultimate Best Estimate Claims (Ultimate Basis) (by Underwriting Year only)], a large portion of insurer's data was incomplete for the 'previous financial year', therefore the affected tables "prior financial year table" and "change in ultimate table" will be excluded from first year annual market statistics.
- d. Reinsurance tabs for line of business MAT includes triangle LoB "Marine, Aviation, and Transport", "Aircraft", "Ship" and "Goods in Transit".
- e. Database version: tab "DB_Tri", the IA only required insurers to submit ultimate claims for financial year 2023 onwards, hence the field "IBNR - (HK\$'million)" is set to 0 for 2022 and prior financial years.
- 4 For Employees' Compensation Business under Statistics on Statutory Business, please note that the number of policies disclosed in 2024 refers to "Number of Policies Written in Hong Kong During the Year" while the number of policies disclosed in 2020-2023 refers to "Number of Policies In Force".
- 5 The statistics cover those insurers whose financial year end dates after 30 June 2024, i.e. after the Risk-Based Capital (RBC) regime was implemented on 1 July 2024. A total of 88 insurers reported to the Insurance Authority on their general insurance business for 2024 using the new set of regulatory returns. For 12 insurers with their financial year end dates falling on or before 30 June 2024, they are not required to submit the new regulatory returns for their 2024 financial year. Supplementary Statistics are compiled from statistical information prior to the RBC regime provided by these companies in their annual returns to the Insurance Authority. An element reflecting offshore business in respect of general insurance was also included. It is therefore inappropriate to make a direct comparison between the latest figures with those published in previous years. Please be cautious of the above when interpreting the results.
- 6 There was 1 case of transfer of general business approved pursuant to section 25D of the Insurance Ordinance with the effective date of the transfer falling within the year 2024.

| Date of Approval | Effective Date of Transfer | Transferor | Transferee |
|------------------|----------------------------|---|---|
| 30.09.2024 | 01.10.2024 | QBE General Insurance (Hong Kong) Limited | QBE Hongkong & Shanghai Insurance Limited |