



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
按業務線劃分的直接及分入再保險業務經營業績
Operating Results of Direct & Reinsurance Inward Business By Lines of Business

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business											總額 Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、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 - Credits & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
總額 Premium Written													
毛保費 Gross premium written	25,804,610	7,245,940	133,144	1,800,895	1,850,180	20,440,942	6,395,457	7,586,496	890,715	158,549	2,710,539	75,017,469	
淨保費 Net premium written	19,886,824	6,039,524	39,765	790,292	935,433	11,081,758	5,241,267	5,376,521	806,454	140,222	1,377,846	51,715,905	
承保業績 Underwriting Results													
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, relating to current year	(847,322)	(315,858)	15,908	16,858	6,163	1,665,478	195,060	490,773	749,252	34,875	(157,241)	1,853,945	
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, relating to prior year	33,093	287,259	(65,006)	132,905	10,742	(1,049,043)	501,110	283,218	(3,130)	(14)	355,698	486,832	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(806,284)	(43,307)	(49,071)	148,883	3,639	600,501	673,790	720,376	744,052	34,743	128,355	2,155,677	
與本財政年度相關的保險負債淨額的淨貼現影響的變動 Change in net discounting impact of net Insurance Liabilities in current financial year	(10,651)	101,663	(76)	607	4,868	(24,227)	(159,886)	91,197	393	215	29,047	33,151	
計入貼現調整的承保業績 - 利潤/(虧損) Underwriting Results Including discount movement - Profit/(Loss)	(816,934)	58,356	(49,147)	149,490	8,507	576,275	513,904	811,573	744,445	34,958	157,402	2,188,828	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												5,336,487	
與本財政年度相關的其他收入 Other Income relating to current financial year												449,128	
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(1,237,390)	
經營業績 - 利潤/(虧損) Operating Results - Profit/(Loss)												6,737,052	

註(1)：部份保險商資本額度的(RBC)於2024年7月1日實施。一部份的監管申報表因此用舊年。這份報告是基於新舊的監管申報表。其中部分公司根據其財政年度，而不是日曆年度匯報其承保業績數據。因此，就某財政年度結算日期不在12月31日的公司，本報告並不包含其2024年財政年度開始之前的數據。例如，如華公司的財政年度結算日期為3月31日，則此報告只包含其從2024年4月1日到本報告季末的資料。而其2024年財政年度開始之前(即上報劃分中的2024年1月1日至2024年3月31日)的相關資料，則會以舊有的市場臨時統計數字的形式，在另一份工作中呈現。所以，在閱讀市場承保表現時，務必留意上述事項。
Note (1): Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024, which also led to a new set of regulatory returns. This report is based on these new regulatory returns, where companies are required to report underwriting performance data according to their financial year, not the calendar year. Consequently, for certain companies with their financial year end dates not falling on 31 December, data for the period prior to the start of their financial year in 2024 is not included in this report. For example, if the financial year end date is on 31 March, this report only contains data starting from 1 April 2024 up to the quarter end of this return. Data relevant to the period prior to the start of their respective 2024 financial year (i.e. from 1 January 2024 to 31 March 2024 under the aforementioned example) is presented in a separate worksheet using the previous market statistics layout. Please be cautious of the above when interpreting the results.

註(2)：由於呈報時四舍五入，不同統計表中的同類數字可能略有差別。
Note (2): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(3)：本統計數字屬臨時性質及未經審核，因此該等資料可能在經最後審計時而被修改。保險業監督局已讀取該等數據以編寫此等統計數字，但對該等資料不會作出任何保證或申述。
Note (3): The statistics are provisional and unaudited, and therefore there is a possibility of amendments before the final audited figures are produced. 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.



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 Underwriting Results of Direct & Reinsurance Inward Business

(單位千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct 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 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	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				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross premium written	17,985,152	4,224,985	49,344	718,949	544,262	5,062,262	1,450,510	4,294,944	1,454,356	2,161,126	715,543	128,258	683,551	39,473,243
淨保費 Net premium written	14,382,902	3,168,161	2,180	263,475	297,006	2,046,416	1,074,551	3,573,677	993,239	1,081,255	645,156	114,724	204,121	27,846,865
承保業績 Underwriting Results														
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, relating to current year	(178,098)	66,609	(3,648)	(31,266)	(30,828)	256,369	(37,483)	145,895	177,581	225,550	715,712	23,474	37,438	1,367,307
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, relating to prior year	(178,513)	(79,639)	(2,692)	113,904	144,724	233,181	37,224	522,037	206,471	101,949	(16,315)	-	97,418	1,179,748
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(378,219)	(16,671)	(6,336)	82,647	109,204	499,845	(24,742)	658,847	379,556	303,375	699,271	23,474	132,524	2,462,774



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一般保險業務線 General Insurance Lines of Business	分入再保險業務 Reinsurance Inward Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written													
毛保費 Gross premium written	7,819,459	3,020,955	83,800	1,081,947	1,305,918	15,378,680	650,003	3,971,013	175,172	30,291	2,026,988	35,544,226	75,017,469
淨保費 Net premium written	5,503,921	2,871,362	37,585	526,817	638,426	9,035,342	593,039	3,302,027	161,297	25,498	1,173,725	23,869,040	51,715,905
承保業績 Underwriting Results													
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, relating to current year	(669,224)	(382,467)	19,556	48,123	36,991	1,409,110	86,647	87,642	33,539	11,400	(194,679)	486,639	1,853,945
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, relating to prior year	211,606	366,898	(62,313)	19,001	(133,982)	(1,282,224)	(58,150)	(25,203)	13,184	(14)	258,280	(692,917)	486,832
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(428,065)	(26,636)	(42,735)	66,236	(105,564)	100,656	39,686	37,446	44,780	11,269	(4,170)	(307,096)	2,155,677



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 在岸直接及分人再保險業務承保業績
 Underwriting Results of Onshore Direct & Reinsurance Inward Business

(單位千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employee's Compensation - Construction	僱員補償 - 非建造業 Employee's Compensation - Non-construction	一般法律責任 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				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross premium written	17,432,953	4,141,538	27,532	454,882	532,817	4,569,029	1,433,844	4,215,275	1,419,926	2,024,176	715,543	128,258	632,649	37,728,424
淨保費 Net premium written	13,894,899	3,104,976	57	177,150	295,071	1,902,382	1,058,130	3,502,436	980,296	1,035,521	645,156	114,724	195,538	26,906,337
承保業績 Underwriting Results														
截至本年度末的淨未結賬最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(179,133)	43,795	1,087	23,230	(30,022)	225,491	(48,075)	145,430	170,098	215,836	715,712	23,474	22,433	1,329,356
扣除往年度相關淨未結賬最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(160,807)	(74,432)	(17)	148,484	129,571	228,838	35,236	517,226	190,795	83,658	(16,315)	-	90,579	1,172,816
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(359,607)	(34,059)	1,070	175,262	94,852	465,330	(37,605)	654,222	356,325	277,258	699,271	23,474	109,883	2,425,680



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(請看千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	分入再保險業務 - 在岸 Reinsurance Inward Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船、航空及運輸 Marine, Aviation, and Transport			財產損害 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		多餘損失 - 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				
保費 Premium Written														
毛保費 Gross premium written	1,474,742	323,016	14,207	77,793	596,977	2,215,760	500,438	437,963	70,514	30,291	105,131	5,846,631	43,575,255	
淨保費 Net premium written	1,314,863	262,668	4,418	54,031	175,855	1,029,830	450,250	299,066	56,640	25,498	48,790	3,721,907	30,628,244	
承保業績 Underwriting Results														
截至本年度末的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(39,079)	7,263	4,377	(4,299)	96,924	108,147	52,531	43,856	10,404	11,400	15,246	306,771	1,636,127	
扣除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, relating to prior year	(9,193)	86,030	(6,410)	6,538	(102,150)	(268,278)	(69,612)	(21,713)	31,122	(14)	(4,716)	(358,396)	814,420	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(54,043)	104,636	(2,261)	3,384	2,536	(152,329)	(6,065)	18,659	42,408	11,269	12,793	(19,014)	2,406,667	



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(港幣千元)
(HK\$'000)

一般保險業務 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													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 - 建築業 Employees' Compensation - Construction	僱員補償 - 非建築業 Employees' Compensation - Non-construction	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				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written															
毛保費 Gross premium written	552,199	83,447	21,812	264,067	11,444	493,233	16,666	79,670	34,430	136,950	-	-	50,902	1,744,819	
淨保費 Net premium written	488,004	63,185	2,123	86,325	1,935	144,034	16,420	71,242	12,942	45,735	-	-	8,582	940,528	
承保業績 Underwriting Results															
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, relating to current year	1,035	22,814	(4,734)	(54,496)	(806)	30,878	10,592	466	7,483	9,714	-	-	15,005	37,950	
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, relating to prior year	(17,706)	(5,207)	(2,675)	(34,580)	15,153	4,343	1,987	4,811	15,676	18,291	-	-	6,839	6,933	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(18,612)	17,388	(7,410)	(92,615)	14,351	34,515	12,862	4,624	23,231	26,117	-	-	22,642	37,094	



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(單位千五)
 (HK\$'000)

一般保險業務 General Insurance Lines of Business	分入再保險業務 - 離岸 Reinsurance Inward Business - Offshore											總額 Total	合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船隻、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employer's Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
保費 Premium Written														
毛保費 Gross premium written	6,344,717	2,697,939	69,593	1,004,153	708,941	13,162,920	149,565	3,533,051	104,658	-	1,921,856	29,697,395	31,442,214	
淨保費 Net premium written	4,189,058	2,608,694	33,167	472,787	462,571	8,005,512	142,790	3,002,961	104,658	-	1,124,935	20,147,133	21,087,661	
承保業績 Underwriting Results														
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, relating to current year	(630,145)	(389,730)	15,179	52,422	(59,933)	1,300,963	34,116	43,786	23,135	-	(209,925)	179,868	217,818	
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, relating to prior year	220,799	280,867	(55,904)	12,462	(31,832)	(1,013,946)	11,462	(3,489)	(17,938)	-	262,997	(334,521)	(327,589)	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(374,022)	(131,272)	(40,474)	62,852	(108,100)	252,986	45,751	18,786	2,372	-	(16,963)	(288,083)	(250,989)	