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香港—般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	意外及健康 Accident & Health 業務線 Group Medical																																	
		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																																	
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本業務外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已派付開支 Expenses incurred in current financial year				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				本財政年度中 中安與應的 溢利估計變動 的變動 (+) 虧損估計變動 的變動 (-)	未貼現承保 溢利 - 虧損 (Profit/Loss) (a)-(b)+(c)	本財政年度中的已派付中安賠 Claims paid in current financial year		本財政年度的已結未決中安準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決未報賠中安準備金的變動 Changes in IBNR provision in current financial year								
		毛保費 (+) Gross Premium Written (+)	向業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的溢利 保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本業務外年度 相關的溢利 保費毛額 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中分出的 溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的 業務相關的溢利保費 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中安 與本業務外年度分出的 溢利保費的變動 (+) ULAE in claims liabilities for all accident years (+)	管理開支 (-) Management expenses (-)	總額 Total	未減除利潤 的變動 (+) Change in unearned profit (+)	總額 Total (a)			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	本財政年度中 中安與應的 溢利估計變動 的變動 (+) 虧損估計變動 的變動 (-)	已派付中安毛額 Gross claim paid	已派付中安淨額 Net claim paid	已結未決中安準備金 的結轉 毛額 Gross case outstanding provision ctf	已結未決中安準備金 的溢利 淨額 Gross case outstanding provision btf	已結未決中安準備金 的結轉 淨額 Net case outstanding provision ctf	已結未決中安準備金 的溢利 淨額 Net case outstanding provision btf	已結未決未報賠中安 準備金的結轉毛額 Gross IBNR provision ctf	已結未決未報賠中安 準備金的溢利 淨額 Gross IBNR provision btf	已結未決未報賠中安 準備金的結轉淨額 Net IBNR provision ctf	已結未決未報賠中安 準備金的溢利 淨額 Net IBNR provision btf			
豐銀	ABCi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
友邦 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
友邦 (國際)	AIA International	3,145,300	(201,629)	(1,111,107)	115,870	1,990	2,987,409	(201,565)	(2,700,627)	(1,065,014)	115,869	985,371	36,226	(170,796)	(170,796)	(54,537)	(103,890)	17,495	17,495	(13,238)	(99,633)	2,601,710	1,617,584	103,146	68,658	103,146	68,661	307,528	235,985	196,872	152,530	-	-	-	
美亞保險香港	AIG Insurance HK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AGCS SE	AGCS SE	267,446	(32,771)	(267,446)	75,814	2,015	273,501	(32,938)	(185,343)	(273,002)	75,959	185,341	(11,702)	69	(50,180)	(50,111)	(6,593)	-	-	-	(6,593)	219,219	-	2,134	4,677	-	2	-	76	-	(2)	-	-		
世聯保險	Allied World	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
安泰友聯保險亞洲	Arch Ml Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
亞洲保險	Asia Insurance	275,727	(28,422)	(82,532)	3,412	1,638	264,332	(35,478)	(238,175)	(81,570)	3,413	82,992	4,835	(640)	(6,598)	(7,238)	(13,182)	(25,906)	(2,964)	(2,964)	(1,183)	227,433	147,300	-	-	-	-	-	-	-	-	-	-	-	
亞太保險	ASIA-PACIFIC P&C	14,872	(789)	(176)	11	122	12,220	(1,473)	(12,330)	(137)	8	140	12	6	(2,144)	(2,138)	(1,139)	(4,849)	150	150	19	12,064	12,058	289	391	289	391	1,895	1,677	1,761	1,677	-	-	-	
意聯保險	Generali	275,277	(23,899)	-	-	189	277,833	(26,219)	(247,271)	-	-	-	-	(186)	(19,056)	(19,242)	(205)	(15,104)	2,277	2,277	(642)	233,961	233,961	4,408	947	4,408	947	34,736	27,164	34,737	27,164	-	-	-	
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Avo保險	Avo Insurance	29	-	-	-	1	15	(12)	-	-	-	-	-	-	(19)	(19)	(21)	(37)	-	-	-	(37)	-	-	-	-	-	-	-	-	-	-	-	-	
安達保險 (百慕達)	AXA China (Bermuda)	372,667	(20,744)	(749)	66	49	372,656	(20,788)	(352,151)	(884)	57	411	(216)	74	(29,587)	(29,513)	(16,572)	(46,577)	(6,934)	(6,934)	88	(53,423)	375,210	375,078	3,941	16,952	3,941	16,952	30,031	33,146	29,382	32,774	-	-	
安達保險	AXA China (HK)	1,246,071	(72,518)	(496,266)	26,533	857	1,237,133	(73,621)	(1,109,753)	(490,231)	26,474	397,170	(66,587)	1,642	(73,261)	(71,619)	(24,203)	(108,651)	32,752	32,752	1,272	1,130,067	711,362	10,698	13,399	10,025	12,726	128,229	180,674	108,252	137,082	-	-	-	
安達保險	AXA General	1,402,676	(146,602)	(252,642)	58,669	1,763	1,387,132	(146,808)	(1,167,284)	(237,650)	56,576	129,690	(51,384)	1,574	(92,473)	(90,899)	(9,651)	(78,894)	(387)	(387)	(49)	1,354,803	1,040,471	3,245	2,224	3,245	2,224	94,870	99,316	95,623	99,134	-	-	-	
中銀集團保險	BOC Group Insurance	621,171	(28,315)	(34,414)	532	1,721	580,034	(27,211)	(568,434)	(14,488)	224	42,476	28,212	(624)	(41,799)	(42,722)	(10,564)	(40,685)	(33,857)	(33,857)	(1,518)	523,540	523,072	310	778	310	778	97,802	60,907	97,623	60,411	-	-	-	
維和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
永裕再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
巴都保險	BHSI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新十字	Blue Cross	1,014,529	(100,135)	(66,745)	-	2,542	967,401	(100,135)	(836,694)	(66,745)	-	65,599	(1,146)	-	(96,159)	(96,159)	-	(66,733)	6,925	6,925	(4,972)	(64,780)	818,622	769,549	13,110	11,258	9,535	11,258	79,395	70,100	66,444	70,100	-	-	
保時保險	boltech Insurance	183,604	(22,749)	(174,506)	22,822	1,584	166,028	(22,118)	(141,995)	(159,864)	21,129	139,132	397	58	(504)	(446)	176	2,043	(135)	(135)	(48)	1,859	125,376	2,831	3,717	5,003	(698)	-	23,304	13,296	864	-	-	-	
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保柏	Bupa	2,258,147	(169,959)	(314,204)	45,659	5,150	2,239,896	(169,959)	(1,988,555)	(259,544)	45,659	208,831	(5,054)	223	(355,628)	(355,394)	-	(288,067)	42,051	42,051	-	(246,016)	1,939,075	1,727,567	16,840	12,862	14,241	11,552	230,780	231,130	199,373	198,372	-	-	-
加州保險	California Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中廣信保險	CGN Captive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
其士	Chevalier	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國交銀保險	China BOCOM	28,200	(14)	(28,170)	685	10	27,667	(11)	(21,620)	(27,638)	640	21,620	(5,377)	296	(2,616)	(2,320)	(33)	(1,694)	(67)	(67)	25	(1,737)	23,854	67	1	409	1	1	1	10,886	-	-	-		
中海保險	China Overseas Insurance	-	-	-</																															



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務線劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	意外及健康 Accident & Health																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本業務外年度相關的分出的業務業績 Ceded business result, relating to current accident year							本財政年度中的已支付開支 Expenses incurred in current financial year				未滿期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	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		本財政年度中與當前的風險敞口相關的變動 Changes in Risk Margins for claims liabilities in current financial year (+)	未貼現承保溢利 - 有關(或與) Undiscounted Underwriting Results - Profit(Loss) (+)(b)-(c)	本財政年度中的已支付申索 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結未決申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的溢利開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本業務外年度相關的分出的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利保費毛額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的業務相關的溢利最終申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索與當年中分出的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	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			總額 Total (b)	已支付申索毛額 Gross claim paid			已支付申索淨額 Net claim paid	已結未決申索準備金的溢利毛額 Gross case outstanding provision ctf	已結未決申索準備金的溢利淨額 Net case outstanding provision btf	已結未決申索準備金的溢利毛額 Gross case outstanding provision ctf	已結未決申索準備金的溢利淨額 Net case outstanding provision btf	已結未決申索準備金的溢利毛額 Gross IBNR provision ctf	已結未決申索準備金的溢利淨額 Net IBNR provision btf	已結未決申索準備金的溢利毛額 Gross IBNR provision ctf	已結未決申索準備金的溢利淨額 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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注(1): 新的風險資本要求制度(RBC)於 2024 年 7 月 1 日實施。一舊版的監管申報表仍在使用。舊版申報表繼續用於舊版的監管申報表。其中重次公司根據其財政年度，而不是根據年度總和計算保險數據。因此，截至財政年度結束日期 6 月 30 日的公司，本報告並不包括其 2024 年財政年度開始之前的數據。例如，如果公司的財政年度結束日期為 3 月 31 日，則此報告只包括其 2024 年 4 月 1 日以後申報表帶來的資料。而自 2024 年 1 月 1 日至 2024 年 3 月 31 日的相關資料，則應以應用的市場統計數據的形式，在另一份工作表中提供。所以，在圖表中提供表格時，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.

注(2): 由於受數據取捨的影響，不同統計表中的四捨五入數字可能略有差別。

Note (2): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

注(3): 本統計數字屬臨時性質及未經審計。因此該等資料及可能在經最後審計時而被修改。保險業監管局雖已盡力確保數據準確，但對該等資料不會作出任何保證或承諾。

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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(港幣千元)
(HK\$1000)



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務線劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	意外及健康 Accident & Health Travel																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
		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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本年度意外相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year										本財政年度中的已支付開支 Expenses incurred in current financial year				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		本財政年度中由業務溢利淨額估計的撥款 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	本財政年度中由業務溢利淨額估計的撥款 - 利潤(或虧損) Underwriting Results - Profit(Loss) year (-)	本財政年度中的已支付申索額 Claims paid in current financial year	本財政年度的已撥充申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已撥充但未撥給申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
		毛保費 (+) Gross Premium Written(+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利 Gross earned premium in current financial year (+)	本財政年度中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本年度意外相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year	本財政年度中分出的溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中由業務溢利淨額估計的撥款 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本年度意外分出的溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索與溢利淨額分配的淨未貼現最佳估計綜合業務業績 ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未滿期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	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	總額 Total (b)	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid				已撥充申索準備金的結轉毛額 Gross case outstanding provision cft	已撥充申索準備金的溢利毛額 Gross case outstanding provision bft	已撥充申索準備金的淨額 Net case outstanding provision cft	已撥充申索準備金的溢利淨額 Net case outstanding provision bft	已撥充但未撥給申索準備金的結轉毛額 Gross IBNR provision cft	已撥充但未撥給申索準備金的溢利毛額 Gross IBNR provision bft	已撥充但未撥給申索準備金的淨額 Net IBNR provision cft	已撥充但未撥給申索準備金的溢利淨額 Net IBNR provision bft																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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(港幣千元)
(HK\$'000)



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務線劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	意外及健康 Accident & Health																																
		其他 Others																																
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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												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 prior financial year, relating to prior year		本財政年度中與中央與風險的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (+)	未貼現承保業績 - 虧損 (或) 溢利 (或) 虧損 Underwriting Results - Profit (Loss) (A)-(B)+(C)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度已結數但未撥給申索準備金的變動 Changes in IBNR provision in current financial year					
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (+) Gross commission, relating to business written (+)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金毛額 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的收購開支毛額 (+) Gross acquisition expenses incurred in current financial year (+)	與本業務外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的業務相關的最终申索總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索與申索中分出的溢利保費的變動 (+) Changes in ULAE in claims liabilities for all accident years (+)	管理開支 (-) Management expenses (-)	總額 Total	未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (A)	本財政年度中與過往年度相關的淨保費的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)				總額 Total (B)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的毛額 Gross case outstanding provision c/f	已結未決申索準備金的淨額 Gross case outstanding provision b/f	已結未決申索準備金的淨額 Net case outstanding provision c/f	已結數但未撥給申索準備金的毛額 Gross IBNR provision c/f	已結數但未撥給申索準備金的淨額 Gross IBNR provision b/f	已結數但未撥給申索準備金的淨額 Net IBNR provision c/f	已結數但未撥給申索準備金的淨額 Net IBNR provision b/f		
																			本財政年度中與過往年度相關的淨保費的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)	總額 Total (B)														
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	924	-	(416)	-	219	830	(827)	(370)	527	157	-	(486)	(486)	-	(326)	-	-	(23)	(348)	1,001	401	-	-	-	-	-	-	352	479	192	269	-	
太平洋保險	Pacific Insurance	24	(3)	(17)	5	26	29	(1)	(6)	(20)	2	4	(14)	(1)	(1)	(2)	4	10	-	(9)	(9)	-	-	-	-	-	-	-	31	-	10	-	-	
寶豐	Paofong	434	(121)	(55)	3	853	451	(125)	(104)	(55)	3	10	(42)	5	(48)	(44)	(15)	122	-	121	121	7	251	38	38	7	16	7	16	180	221	152	208	-
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
香港	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	997	(161)	(915)	169	547	1,295	(204)	(1,614)	(1,225)	231	1,425	430	3	(17)	(14)	(97)	(204)	-	285	285	-	81	48	46	143	24	143	24	21,354	9,788	362	543	-
先孚保險	Pioneer	247	(121)	(76)	30	264	254	(181)	(37)	(76)	41	-	(35)	11	(176)	(165)	45	(119)	-	22	22	3	(94)	37	37	-	70	-	10	16	42	14	26	-
保誠附險	Prudential (HK) General	252,795	(79,544)	(5,515)	751	210,947	246,355	(80,766)	(135,249)	(6,142)	763	2,088	(3,291)	(219)	(52,170)	(52,389)	-	(25,340)	-	13,573	13,573	-	(11,767)	113,852	113,744	57,012	51,927	56,942	51,896	13,256	12,328	11,403	10,606	-
亞士釐聯保	QBE HKSI	20,747	(6,198)	(159)	-	36,159	20,700	(6,073)	(8,341)	(134)	-	-	(134)	487	(5,725)	(5,238)	1,575	2,488	-	628	628	(84)	3,033	8,268	8,270	7,567	5,797	7,567	5,797	6,418	1,822	6,418	1,822	-
亞士釐按揭再保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海電氣保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	113	(15)	(34)	3	50	235	(30)	(120)	(52)	6	20	(27)	4	-	4	(17)	46	-	136	136	4	187	14	12	2	2	2	2	106	121	88	137	-
Standard Club Asia	Standard Club Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Starr	Starr	35,174	(12,604)	(286)	3	5,908	33,959	(12,604)	(18,042)	(467)	3	584	120	59	(5,012)	(4,952)	-	(1,519)	-	2,047	2,047	113	641	16,219	16,208	8,341	10,022	8,335	10,003	13,099	14,269	11,944	11,300	-
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
新鴻基	Sun Hung Kai	2,771	(85)	(2,757)	384	46	1,611	(65)	(17)	(1,600)	384	17	(1,199)	(6)	(226)	(226)	0	104	-	(2)	(2)	(8)	101	-	-	1,280	1,280	7	7	(290)	(304)	(1)	(4)	-
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
瑞再集團	Swiss Re Int'l SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
太平再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
泰加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	(15)	(15)	-	(15)	-	(53)	(53)	-	(68)	53	53	-	-	-	-	-	-	-	-	-
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
東京海上火災 (香港)	TMF (HK)	2,466	(577)	(165)	46	8,530	2,412	(568)	(277)	(187)	53	39	(95)	-	(1,144)	(1,144)	-	328	-	109	109	-	437	180	154	310	376	308	372	159	121	143	104	-
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
三聯	Trinity	723	(240)	(487)	145	147	956	(354)	(81)	(763)	298	73	(392)	0	(114)	(114)	(19)	(4)	-	12	12	0	8	1	0	43	-	2	-	43	92	7	13	-
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
德高	Tugu	24	(9)	(4)	1	197	24	(8)	(6)	(3)	1	0	(2)	(8)	(4)	(4)	2	5	-	(3)	(3)	(8)	1	4	4	1	-	1	-	5	-	4	-	-
捷安	United Builders	246	(81)	(201)	93	78	243	(89)	(71)	(199)	92	55	(52)	(3)	(27)	(30)	1	3	-	(6)	(6)	(2)	(5)	9	5	-	-	-	-	76	-	17	-	-
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
立橋保險	Well Link Insurance	228	(11)	(40)	2	5	215	(10)	(60)	(38)	2	6	(31)	(1)	(52)	(53)	61	-	-	1	1	(1)	61	43	41	3	5	3	5	3	2	3	1	-
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XL Insurance	XL Insurance	1,941	(571)	(1,307)	250	14	2,236	(391)	1,145	(1,533)	91	(1,244)	(2,686)	(9)	(218)	(227)	-	78	-	(4,310)	(4,310)	(24)	(4,255)	(398)	15	(6)	(6)	14	0	174	1,215	46	410	-
ZOHK	ZOHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
蘇黎世保險	Zurich Insurance	116,109	(48,118)	(43,902)	15,639	173,831	115,686	(48,251)	(41,706)	(43,778)	15,428	18,623	(8,727)	(3,046)	(16,062)	(19,109)	-	(3,145)	-	5,783	5,783	-	2,638	33,975	23,784	9,156	8,242	6,409	5,769	15,534	17,450	4,764	11,899	-
總額	Total	1,217,296	(296,919)	(374,339)	139,189	837,289	1,213,707	(300,830)	(607,630)	(376,524)	140,189	228,007	(8,328)	(4,794)	(236,525)	(241,229)	(2,439)	53,251	-	948	948	(6,406)	47,792	511,934	368,359	281,079	274,063	202,909	211,044	273,453	199,190	102,687	86,545	-

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	汽車 Motor Vehicle 私人 Private																																
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保 的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	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										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				本財政年度中 中支費用的 變動 (+) 的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (+) (-)				本財政年度中的已償付中支費額 Claims paid in current financial year	本財政年度的已結未決中支費準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未撥給中支費準備金的變動 Changes in IBNR provision in current financial year				
		毛保費 (+) Gross Premium Written (+)	向業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的溢利 保費毛額 (+) Gross acquisition expenses incurred in current financial year (+)	與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year				未溢利利潤 的變動 (+) Change in unearned profit (+)	總額 Total (A)	本財政年度中與過往年度相關的 淨變化的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)		總額 Total (B)	本財政年度中 中支費用的 變動 (+) 的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (+) (-)	未貼現承保 虧損 - 利潤(或虧損) Undiscounted Underwriting Results - Profit(Loss) (A)-(B)+(C) (A)-(B)+(-C)	已償付中支費毛額 Gross claim paid		已償付中支費淨額 Net claim paid	已結未決中支費準備金 的結轉 毛額 Gross case outstanding provision ctf	已結未決中支費準備金 的溢利 毛額 Gross case outstanding provision btf	已結未決中支費準備金 的結轉 淨額 Net case outstanding provision ctf	已結未決中支費準備金 的溢利 淨額 Net case outstanding provision btf	已結數但未撥給中支費 準備金的結轉毛額 Gross IBNR provision ctf	已結數但未撥給中支費 準備金的溢利毛額 Gross IBNR provision btf	已結數但未撥給中支費 準備金的結轉淨額 Net IBNR provision ctf	已結數但未撥給中支費 準備金的溢利淨額 Net IBNR provision btf
									本財政年度 中分出的 溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利 再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的 業務相關的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支費 負債中未分配的 理賠開支的變動 (-) ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	本財政年度中與過往年度相關的 淨變化的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)			總額 Total (B)															

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(港幣千元)
(HK\$1000)

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(港幣千元)
(HK\$'000)

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Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	航空 Aviation																																	
		財政年度保費收入及佣金 - 主減再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費佣金再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保的保單數目 (保單數) Number of policies written in Hong Kong during the year (in unit)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year										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		本財政年度中未貼現淨虧損 - 有或(虧損)的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c) (a)-(b)+(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決申索準備金的變動 Changes in IBNR provision in current financial year									
							與本意外年度相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year																								
							毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保佣金 (-) Reinsurance commission, relating to business ceded to reinsurers (-)	本財政年度中的溢利 Gross earned premium in current financial year (+)	本財政年度中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利 Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)														總額 Total	所有意外年度的申索 ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未滿期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)
新印度	New India																																		
OneDegree	OneDegree																																		
太平洋保險	Pacific Insurance																																		
寶豐	Paofoong																																		
PartnerRe Europe	PartnerRe Europe																																		
廣泰	Peak Re																																		
中國人保 (香港)	PICC (HK)	6,163	(124)	(6,178)	310	1	7,203	(124)	(3,377)	(7,217)	323	3,225	(3,669)	2	65	67	(8)	101				101	1,486	2	1,321	1,568				1,500	1,915				
豐華保險	Pioneer						(8)				(2)		(2)			62		60	42	42	10	112				191		3	43	302	7	46			
保誠財險	Prudential (HK) General																																		
亞士曼聯保	QBE HKSI																																		
亞士曼按揭保險(亞洲)	QBE MI Asia																																		
法國再保險	SCOR Re																																		
上海再保險	SEL																																		
Shipowners' Mutual	Shipowners' Mutual																																		
中石化保險	SIL																																		
日本財險(香港)	Sompo Insurance (HK)																																		
Standard Club Asia	Standard Club Asia																																		
Starr	Starr	264		(264)	21	2	176			(176)	21		(156)					21			21														
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL																																		
新鴻基	Sun Hung Kai																																		
瑞士再保險 (亞洲)	Swiss Re (Asia)																																		
瑞士再保險	Swiss Re Int'l SE																																		
太平再保險	TPRe																																		
德加	Target																																		
東亞再保險	Toa Re																																		
東京海上火災 (香港)	TMF (HK)																																		
Transatlantic Re	Transatlantic Re																																		
三聯	Trinity																																		
聯保保險協會	TT Club																																		
德高	Tugu																																		
建安	United Builders																																		
UK P&I Club	UK P&I Club																																		
立德保險	Well Link Insurance																																		
West of England	West of England																																		
XL Insurance	XL Insurance																																		
ZORHK	ZORHK																																		
蘇黎世保險	Zurich Insurance																																		
總額	Total	58,365	(1,807)	(55,322)	2,207	3,090	58,477	(1,765)	(19,135)	(55,466)	2,197	17,308	(35,961)	205	(11,965)	(11,759)	(309)	(10,453)	(8,480)	(8,480)	38	(18,895)	10,209	5,723	15,161	10,183	13,739	8,149	121,704	40,982	2,538	3,693			



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務線劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

保險公司名稱	Name of Insurer	(港幣千元) (HK\$'000)																																
		船殼 Ships 船體及機器 Hull & Machinery																																
		Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year																																
		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 Ceded business result, relating to current accident year										本財政年度中的已承付開支 Expenses incurred in current financial year					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		本財政年度中 中安與應有的 風險估計變動 的淨額 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	未貼現承保 業績 - 有關(虧損) Underwriting Results - Profit(Loss) (a)-(b)+(c)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決未報賠申索準備金的變動 Changes in IBNR provision in current financial year							
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	再分出的業務相關的 再保佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	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)	本財政年度 中的保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的保費 開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本業務外年度 相關的最終 申索毛額 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中分出業務的 已賺取再保保費收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的 最終申索相關的 最終申索總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中安 與應有申索分配的 管理開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未溢利利潤 的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往年度相關的 淨保費的變動 (c) Changes in net ultimate claims relating to prior accident years in current financial year (c)	總額 Total (b)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金 的結轉 毛額 Gross case outstanding provision ctf	已結未決申索準備金 的結轉 淨額 Gross case outstanding provision btf	已結未決申索準備金 的結轉 淨額 Net case outstanding provision ctf	已結未決申索準備金 的結轉 淨額 Net case outstanding provision btf	已結未決未報賠申索 準備金的結轉毛額 Gross IBNR provision ctf	已結未決未報賠申索 準備金的承前毛額 Gross IBNR provision btf	已結未決未報賠申索 準備金的結轉淨額 Net IBNR provision ctf	已結未決未報賠申索 準備金的承前淨額 Net IBNR provision btf					
豐銀	ABCI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
友邦 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
友邦 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
美亞保險香港	AIG Insurance HK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AGCS SE	AGCS SE	1,283	(446)	-	-	21	883	(306)	(6,110)	-	3,784	3,784	(98)	(170)	(268)	2,905	888	406	406	(1,088)	196	-	-	-	-	-	-	-	78	-	4,230	-	2,589	748
世聯保險	Allied World	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
安特衛普保險亞洲	Arch Ml Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
亞洲保險	Asia Insurance	17,451	(4,828)	(12,588)	3,886	44	17,497	(5,448)	(7,026)	(12,600)	3,886	4,434	(4,280)	(211)	(242)	(453)	11	301	(2,127)	(2,127)	(314)	(2,141)	8,082	3,046	13,109	10,084	3,918	3,252	11,366	6,850	2,841	1,834		
亞太財險	ASIA-PACIFIC P&C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
意聯保險	Generali	18,045	(3,918)	(18,045)	5,234	427	18,001	(3,896)	(4,245)	(18,001)	4,921	4,245	(8,835)	91	(1,249)	(1,158)	42	(91)	344	344	157	410	10,041	903	474	11,638	74	1,317	3,918	2,893	1	5		
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Avo保險	Avo Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
安盛保險 (百慕達)	AXA China (Bermuda)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
安盛金融	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
安盛保險	AXA General	30,355	(8,396)	(2,623)	9	656	29,495	(8,373)	(13,168)	(2,623)	9	2,958	344	(83)	(5,230)	(5,313)	(2,043)	942	529	529	(1,030)	451	18,575	6,432	21,796	31,595	8,679	17,635	21,448	11,878	23,313	11,108		
中銀集團保險	BOC Group Insurance	4,914	(1,091)	(799)	-	408	5,257	(1,190)	(6,834)	(799)	-	1,039	240	221	(330)	(108)	888	(1,748)	10,206	10,206	1,052	9,510	9,793	8,139	11,640	20,629	9,517	16,832	10,615	16,427	9,577	14,712		
藍和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
永和再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
巴黎保險	BHSI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新十字	Blue Cross	3	(0)	(3)	0	1	3	(0)	(0)	(3)	0	0	(2)	(1)	(1)	(1)	(1)	(1)	-	-	-	(1)	-	-	-	-	-	-	-	0	5	-	-	
保時保險	boltech Insurance	6,008	(1,858)	(894)	-	3,041	6,133	(2,827)	(539)	(894)	-	(6)	(897)	13	(207)	(194)	(95)	1,641	193	193	48	1,881	231	231	174	195	174	195	590	454	596	456		
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保柏	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
加州保險	California Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中廣信保險	CGN Captive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
其士	Chevalier	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國交銀保險	China BOCOM	1,998	(4)	(1,982)	243	2	1,844	(40)	(646)	(1,515)	183	524	(808)	27	(185)	(158)	4	197	133	133	(11)	319	37	-	-	108	202	7	27	3,349	3,403	514	506	
中海保險	China Overseas Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國太平洋	China Pacific	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國平安	China Ping An	-	-	-	-	-	-	-	-	-	-	-	-	(20)	(0)	(20)	-	(20)	59	59	(17)	22	61	3	2,324	2,811	116	179	-	-	-	-	-	
中國太平香港	CTP(HK)	214,622	(37,227)	(113,289)	25,779	1,141	216,466	(37,532)	(190,847)	(113,009)	25,645	84,112	(3,251)	(1,222)	(16,496)	(17,718)	(3,575)	(34,558)	42,664	42,664	-	8,107	106,717	62,580	136,896	161,728	72,531	84,119	143,585	122,314	70,617	57,439		
創興	Chong Hing	38	-	(36)	4	3	59	-	-	(55)	6	-	(48)	(1)</																				



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務條劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	船殼 Ships																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
		船殼及機器 Hull & Machinery																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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													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		本財政年度中與非典型的風險估計總額的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	未貼現承保業績 - 有損(或益) Undiscounted Underwriting Results - Profit(Loss) (a)+(b)+(c)	本財政年度中的已償付中支總額 Claims paid in current financial year		本財政年度的已結未決中支準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未報賠中支準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (s) Gross commission, relating to business written (s)	分出給再保險公司的保費 (s) Premium written, ceded to reinsurers (s)	與分出的業務相關的再保險佣金 (s) Reinsurance commission, relating to business ceded to reinsurers (s)		本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的虧損開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本業務外年度相關的溢利中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	與本業務外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中已支付開支 Expenses incurred in current financial year				未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往年度相關的溢利中支淨總額的變動 (s) Changes in net ultimate claims relating to prior accident years in current financial year (s)	總額 Total (b)			已償付中支毛額 Gross claim paid	已償付中支淨額 Net claim paid	已結未決中支準備金的溢利毛總額 Gross case outstanding provision cff	已結未決中支準備金的溢利淨總額 Net case outstanding provision bff	已結未決中支準備金的溢利毛總額 Gross IBNR provision cff	已結數但未報賠中支準備金的溢利淨總額 Net IBNR provision bff	已結數但未報賠中支準備金的溢利毛總額 Gross IBNR provision cff	已結數但未報賠中支準備金的溢利淨總額 Net IBNR provision bff																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
										本財政年度中分出的溢利保費 (s) Premium earned in current financial year on business ceded to reinsurers (s)	本財政年度中分出業務的已獲賠再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (s)	與本業務外年度分出的業務相關的溢利中支總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (s)	總額 Total	所有意外年度的中支與本業務外年度分出的溢利開支的變動 (s) ULAE in claims liabilities for all accident years (s)	管理開支 (-) Management expenses (-)	總額 Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(港幣千元)
(HK\$'000)



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務條劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	船殼 Ships																																
		本地船隻責任 Local Vessels Liability																																
		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																																
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與主要意外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中已支付開支 Expenses incurred in current financial year				未遞延利潤 的變動 (+) Change in unearned profit (+)		總額 Total (a)	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		本財政年度中 中央與風險的 變動 (-) Changes in Risk Margin for claims liabilities in current financial year (+) (a)-(b)+(c)	未貼現承保 業績 - 利潤(虧損) Underwriting Results - Profit(Loss) (a)-(b)+(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結數但未撥給申索準備金的變動 Changes in IBNR provision in current financial year						
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (+) Gross commission, relating to business written (+)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的新保 險支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與主要意外年度 相關的最終 申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的 溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出業務的 已獲賠再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與主要意外年度分出的 業務相關的最終申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索 與意外年度分出的 理想開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total		本財政年度中與過往年度相關 的最終申索 淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (b)			已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid	已結未決申索準備金 的毛額 Gross case outstanding provision ctf	已結未決申索準備金 的淨額 Gross case outstanding provision btf	已結未決申索準備金 的溢利 淨額 Net case outstanding provision ctf	已結未決申索準備金 的溢利 淨額 Net case outstanding provision btf	已結數但未撥給申索 準備金的毛額 Gross IBNR provision ctf	已結數但未撥給申索 準備金的毛額 Gross IBNR provision btf	已結數但未撥給申索 準備金的溢利淨額 Net IBNR provision ctf	已結數但未撥給申索 準備金的溢利淨額 Net IBNR provision btf			
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	3,889	(620)	(1,288)	386	2,344	3,496	(310)	(720)	(1,188)	205	266	(717)	(69)	(518)	(587)	755	1,917	510	510	(158)	2,269	13	7	331	18	103	10	1,136	1,461	867	1,023	-	-
寶豐	Paofong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
荷達	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	110	(17)	(105)	19	12	108	(16)	(43)	(102)	19	41	(43)	0	(9)	(9)	8	14	3	3	-	17	-	-	15	15	0	0	35	47	2	1	-	-
先孚保險	Pioneer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保誠財險	Prudential (HK) General	244	(37)	(187)	27	10	279	(42)	(42)	(212)	29	32	(151)	1	(10)	(9)	34	26	26	61	-	-	-	-	-	-	-	42	177	10	26	-	-	
亞士曼聯保	QBE HKSI	1,733	(380)	(170)	-	228	1,830	(363)	(1,136)	(178)	-	20	(158)	504	(52)	452	(19)	576	6,237	6,237	437	7,248	340	340	1,257	10,127	1,257	3,250	248	3,881	204	3,671	-	-
亞士曼按揭再保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海電氣保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Standard Club Asia	Standard Club Asia	503	(107)	(387)	44	3	427	(91)	-	(329)	38	-	(291)	-	(46)	(46)	4	3	(31)	(31)	(28)	254	25	60	6	-	-	-	-	-	-	-	-	
Starr	Starr	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	414	(140)	(311)	93	1,584	376	(132)	(376)	(282)	85	264	67	-	(463)	(463)	-	(528)	82	82	(446)	19	1	200	50	-	-	182	254	62	83	-	-	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	58	(10)	-	-	21	21	(3)	(5)	0	-	0	(9)	(9)	(9)	(9)	(11)	(7)	-	(1)	(7)	-	-	-	-	-	-	5	-	5	-	-	-	
建安	United Builders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立橋保險	Well Link Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ZIGHK	ZIGHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	5,331	(1,041)	(1,837)	688	328	5,262	(1,029)	(1,263)	(1,816)	672	417	(728)	75	(731)	(656)	-	1,587	936	936	2,523	1,780	1,246	6,287	8,632	4,401	6,071	19,553	-	13,677	13,343	-	-	
總額	Total	66,192	(12,372)	(35,174)	8,922	16,174	60,299	(13,309)	(27,416)	(35,664)	8,008	18,628	(9,028)	937	(7,749)	(6,812)	920	4,254	14,474	14,474	605	19,333	19,930	4,928	37,626	54,988	13,362	19,062	37,034	34,918	19,373	24,605	-	

(港幣千元)
(HK\$'000)



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務條劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	船殼 Ships																																
		船隻責任保險 Protection & Indemnity																																
		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																																
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本意外年度相關的已結未決中支準備金的變動 Ceded business result, relating to current accident year					本財政年度中的已支付開支 Expenses incurred in current financial year					未達賠付限 的變動 (+) Change in unearned profit (+)		總額 Total (a)	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		本財政年度中 中支費用的 變動估計值 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	未貼現承保 業績 - 利潤(或虧損) Undiscounted Underwriting Results - Profit(Loss) (d)=(b)-(c)	本財政年度中的已償付中支費 Claims paid in current financial year		本財政年度的已結未決中支準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未報賠中支準備金的變動 Changes in IBNR provision in current financial year				
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (s) Gross commission, relating to business written (s)	分出給再保險公司 的保費 (s) Premium written, ceded to reinsurers (s)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的虧損 保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度 相關的最終 中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的 溢利保費 (s) Premium earned in current financial year on business ceded to reinsurers (s)	本財政年度中分出的 溢利保費 (s) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的 業務相關的最终中支毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支 費用中分出的 理想開支的變動 (s) Changes in ULAE in claims liabilities for all accident years (s)	管理開支 (-) Management expenses (-)	總額 Total	本財政年度中與過往年度相關 的溢利淨率 淨額的變動 (s) Changes in net ultimate claims relating to prior accident years in current financial year (s)	總額 Total (b)		已償付中支費毛額 Gross claim paid	已償付中支淨額 Net claim paid			已結未決中支準備金 的毛額 Gross case outstanding provision ctf	已結未決中支準備金 的淨額 Gross case outstanding provision btf	已結未決中支準備金 的淨額 Net case outstanding provision ctf	已結未決中支準備金 的淨額 Net case outstanding provision btf	已結數但未報賠中支 準備金的毛額 Gross IBNR provision ctf	已結數但未報賠中支 準備金的淨額 Gross IBNR provision btf	已結數但未報賠中支 準備金的毛額 Net IBNR provision ctf	已結數但未報賠中支 準備金的淨額 Net IBNR provision btf			
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
寶豐	Paotung	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
荷魯	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
先孚保險	Pioneer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保誠財險	Prudential (HK) General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
亞士釐聯保	QBE HKSI	12,506	(1,836)	(3,163)	(16)	58	12,006	(1,756)	(5,609)	(2,510)	17	2	(2,491)	(430)	(1,698)	(2,128)	15	37	-	182	182	(291)	(72)	262	262	3,282	1,337	2,602	667	10,344	7,253	10,342	7,124	
亞士釐按揭保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海電氣保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	63,707	(10,492)	(4,756)	-	669	63,229	(10,351)	(41,030)	(4,765)	-	-	(5,925)	(10,700)	2,340	(17,071)	(14,731)	2,013	(11,470)	-	28,261	28,261	(23,606)	(6,815)	23,683	23,633	59,344	70,546	49,229	59,823	15,121	23,048	27,499	27,126
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Standard Club Asia	Standard Club Asia	51,387	(5,137)	(39,568)	2,124	61	43,741	(4,381)	(18,671)	(32,684)	1,804	17,324	(14,555)	1,097	(4,657)	(3,561)	773	3,345	-	1,249	1,249	306	4,900	19,943	1,994	62,784	78,315	6,278	7,541	(9,831)	(8,194)	(1,817)	(1,183)	
Starr	Starr	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	128,599	(12,421)	(75,926)	-	20	111,712	(12,421)	(44,973)	(75,926)	-	-	40,455	(35,471)	(108)	(8,931)	(7,039)	(2,679)	9,128	-	1,941	1,941	114	11,183	53,967	4,809	161,530	183,990	14,749	16,434	45,994	61,214	4,246	3,953
新鴻基	Sun Hung Kai	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMAF (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
建安	United Builders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
UK P&I Club	UK P&I Club	35,907	(2,909)	(32,618)	1,162	52	31,512	(2,588)	(15,673)	(28,893)	603	14,429	(13,861)	(8)	(2,430)	(2,434)	1,288	(1,756)	-	-	-	24	(1,732)	14,647	1,465	50,696	62,522	4,977	6,166	23,030	10,614	2,028	1,102	
立橋保險	Well Link Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West of England	West of England	137,293	(13,254)	(123,659)	-	1,794	118,501	(12,711)	(81,568)	(106,484)	-	59,599	(46,885)	(9,891)	(4,702)	(14,593)	(8,221)	(43,476)	-	35,844	35,844	3,101	(4,531)	213,721	56,905	942,153	799,260	99,911	102,855	64,852	38,213	(35,353)	9,555	
XL Insurance	XL Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ZIGHK	ZIGHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
總額	Total	1,375,231	(184,741)	(820,093)	54,288	5,071	1,253,364	(113,179)	(886,878)	(756,721)	99,213	343,095	(363,413)	(17,817)	(129,599)	(137,616)	(4,302)	(81,817)	-	46,420	46,420	(45,472)	(60,876)	723,118	368,023	2,787,962	2,678,535	625,040	650,673	301,036	310,112	63,384	115,557	

[illegible]

(港幣千元)
(HK\$1000)

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱 Name of Insurer	Name of Insurer	資產 Goods in Transit																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
		財政年度保費收入及佣金 - 主減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance				財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business				Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year														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				本財政年度中的已償付申索額 Claims paid in current financial year				本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的 保費 (-) Premium written, ceded to reinsurers (-)	再保險佣金, 與再保險公司再保費相抵 (-) Reinsurance commission, relating to business ceded to reinsurers (-)	該年度在香港承保的保單數目 (保次數) Number of policies written in Hong Kong during the year (in unit)	本財政年度中的溢利淨溢利 (+) Gross earned premium in current financial year (+)	本財政年度中的溢利淨溢利 (+) Gross acquisition expenses incurred in current financial year (+)	與本意外年度相關的溢利淨溢利 (+) Gross ultimate claims, relating to current accident year (+)	與本意外年度相關的 分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已償付開支 Expenses incurred in current financial year				未滿期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	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		本財政年度中 申索負債的 變動 (+) Changes in Risk Margin for claims liabilities in current financial year (+)	本財政年度中 申索負債的 變動 (+) Results - Profit/Loss (+/-)(b)+(c)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	本財政年度的已結未決申索準備金的變動		本財政年度的已結未決申索準備金的變動		本財政年度的已結未決申索準備金的變動		本財政年度的已結未決申索準備金的變動																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
										本財政年度中分出的溢利淨溢利 (+) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的業務相關的溢利淨溢利 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索負債中未分配的理賠開支的變動 (+) ULAE in claims liabilities for all accident years (+)	管理開支 (-) Management expenses (-)	總額 Total	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			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	已償付申索毛額 Gross claim paid					已償付申索淨額 Net claim paid	已結未決申索準備金的 毛額 Gross case outstanding provision c/f	已結未決申索準備金的 淨額 Net case outstanding provision b/f	已結未決申索準備金的 毛額 Gross case outstanding provision c/f	已結未決申索準備金的 淨額 Net case outstanding provision b/f	已結未決申索準備金的 毛額 Gross IBNR provision c/f	已結未決申索準備金的 淨額 Net IBNR provision b/f	已結未決申索準備金的 毛額 Gross IBNR provision c/f	已結未決申索準備金的 淨額 Net IBNR provision b/f																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

(港幣千元)
(HK\$'000)

保險公司名稱		Name of Insurer		財產險業務 Commercial - Engineering																												(附幣千元) (HK\$'000)				
				Property Damage																																
				商業 - 工程 Commercial - Engineering																																
				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																																
				本財政年度保費收入及佣金、未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance																																
本財政年度保費收入及佣金、未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		本財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在港獲承保的保單數目 (張位數) Number of policies written in Hong Kong during the year (in unit)		與本意外年度相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year				本財政年度中已承付開支 Expenses incurred in current financial year				未過期利潤的變動 (+) Change in unearned profit (+)		總額 Total (\$)		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		本財政年度中中宣共負的虧損佔合共資產的數額 (+) Changes in Risk Margin for claims liabilities in current financial year (+) (-)		本貼現承保資產、負債(虧損) Undiscounted Underwriting Results - Profit/Loss (+)+(-)+(-)		本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結未決申索準備金的變動 Changes in IBNR provision in current financial year						
毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	再保險佣金、再保險費 (-) Reinsurance commission, relating to business ceded to reinsurers (-)			本財政年度中分出的溢利保費 (-) Premium earned in current financial year (+)	本財政年度中承付的溢利保費 (+) Gross earned premium in current financial year (+)	與本意外年度相關的溢利保費 (+) Gross ultimate claims, relating to current accident year (+)	與本意外年度相關的溢利保費 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的溢利保費 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total											所有意外年度的申索 與其中未分配的溢利保費的變動 (+) Changes in ULAE in claims liabilities for all accident years (+)	管理開支 (-) Management expenses (-)	總額 Total	本財政年度中與過往年度相關的溢利保費 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (\$)	本貼現承保資產、負債(虧損) Undiscounted Underwriting Results - Profit/Loss (+)+(-)+(-)	本貼現承保資產、負債(虧損) Undiscounted Underwriting Results - Profit/Loss (+)+(-)+(-)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的結轉毛額 Gross case outstanding provision c/f	已結未決申索準備金的溢利毛額 Gross case outstanding provision b/f	已結未決申索準備金的淨額 Net case outstanding provision c/f	已結未決申索準備金的溢利淨額 Net case outstanding provision b/f
豐順	ABCI	352	(66)	(312)	74	48	375	(66)	(204)	(336)	74	186	(76)	(11)	(48)	(59)	(4)	(34)	(1)	(1)	(4)	(38)	-	-	-	-	-	-	-	-	-	-	280	182	20	1
友邦 (香港)	AAA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
友邦 (國際)	AAA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
美亞保險香港	AIG Insurance HK	3,325	(549)	(2,125)	774	750	9,051	(549)	(33,018)	(5,516)	774	18,243	13,501	(179)	(675)	(854)	-	(11,869)	(321)	(321)	(12,190)	17,537	5,426	57,519	51,029	24,456	18,730	794	3,368	377	(3,567)	-	-			
AGCS SE	AGCS SE	38,509	(8,765)	(16,267)	2,235	1,223	54,619	(9,315)	(32,774)	(18,718)	2,605	6,323	(10,799)	(3,337)	(6,361)	(7,688)	43,770	37,831	18,616	18,616	5,160	61,598	29,022	23,657	146,689	151,577	93,744	107,524	61,355	60,619	50,472	52,514				
安聯保險	Allied World	73,586	(13,789)	(52,835)	14,051	9,579	72,458	(12,105)	(33,731)	(44,151)	12,271	19,130	(12,759)	575	(6,506)	(5,931)	-	7,941	15,653	15,653	-	23,594	12,632	7,125	63,121	65,321	33,435	36,260	14,043	21,222	5,300	10,653				
安特衛普保險亞洲	Arch MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
亞洲保險	Asia Insurance	24,017	(3,149)	(22,472)	4,229	1,737	22,773	(4,149)	(3,457)	(21,223)	4,058	3,133	(14,032)	766	(370)	396	140	1,680	2,258	2,258	185	4,123	12,708	528	35,228	53,009	563	1,515	1,617	14,601	157	1,666				
亞太財險	ASA-PACIFIC P&C	2,038	(324)	(1,228)	216	8	1,756	(408)	(521)	(1,020)	248	98	(674)	245	(54)	191	(46)	302	1,357	1,357	(8)	1,652	302	121	3,605	5,705	1,039	1,789	676	2,215	384	689				
安泰保險	Generali	72,378	(11,353)	(65,645)	Generali	18,597	117	65,558	(11,356)	(40,379)	16,206	29,897	(4,867)	(39)	(5,011)	(5,050)	(1,354)	2,552	9,710	9,710	3,544	15,806	26,006	6,184	128,767	140,794	45,067</									

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	財產損壞 Property Damage 商業 - 工程 Commercial - Engineering																																	
		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																																	
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在港承保 的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的虧損 開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本業務外年度 相關的溢利 中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	與本業務外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year				未溢利利潤 的變動 (+) Change in unearned profit (+)	總額 Total (A)	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		本財政年度中 中支費用的 變動 (+) 的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-) (C)	未貼現承保 虧損 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss) (A)-(B)+(C)	本財政年度中的已償付中支費額 Claims paid in current financial year		本財政年度的已結未決中支準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決未報賠中支準備金的變動 Changes in IBNR provision in current financial year					
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)					本財政年度中分出 的溢利/虧損 保費毛額 (+) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出業務的 已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的 業務相關的溢利/虧損 最終中支毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支 費用中未分配的 溢利/虧損中支毛額 (-) ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	本財政年度中與過往年度相關 的溢利/虧損 淨變化的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)			總額 Total (B)	已償付中支毛額 Gross claim paid			已償付中支淨額 Net claim paid	已結未決中支準備金 的結轉 毛額 Gross case outstanding provision c/f	已結未決中支準備金 的溢利 毛額 Gross case outstanding provision b/f	已結未決中支準備金 的結轉 淨額 Net case outstanding provision c/f	已結未決中支準備金 的溢利 淨額 Net case outstanding provision b/f	已結未決未報賠中支 準備金的結轉毛額 Gross IBNR provision c/f	已結未決未報賠中支 準備金的溢利毛額 Gross IBNR provision b/f	已結未決未報賠中支 準備金的結轉淨額 Net IBNR provision c/f	已結未決未報賠中支 準備金的溢利淨額 Net IBNR provision b/f			
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	37	(9)	(28)	9	14	66	(3)	(25)	(54)	4	20	(30)	(2)	(2)	(1)	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
寶豐	Paotung	577	(77)	(168)	17	79	558	(77)	(505)	(127)	11	7	(109)	(15)	(64)	(80)	(4)	(218)	(141)	(141)	(82)	(421)	51	51	890	290	878	278	244	274	234	245	-	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
香港	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	12,981	(1,982)	(9,608)	2,134	342	17,429	(2,123)	(7,391)	(14,906)	2,687	6,530	(5,690)	1	(139)	(138)	(122)	1,965	84	84	-	2,049	5,937	217	4,675	25,236	234	952	2,162	11,383	87	169	-	-	
豐華保險	Pioneer	279	(55)	(265)	77	129	226	(72)	-	(265)	101	-	(164)	-	(200)	(200)	42	(168)	-	-	-	(168)	-	-	50	50	10	10	-	-	-	-	-	-	
保誠財險	Prudential (HK) General	678	(120)	(487)	183	790	673	(119)	(195)	(494)	183	154	(157)	(6)	(39)	(39)	-	163	12	12	-	175	143	29	-	-	-	2	2	2	2	-	-		
亞士璧聯保	QBE HKSI	64,721	(11,145)	(12,626)	329	3,523	54,255	(11,477)	(20,876)	(11,958)	111	24	(11,823)	2,362	(14,598)	(12,236)	997	(1,160)	10,889	10,889	2,440	12,169	28,419	28,224	95,312	120,970	78,949	102,742	67,543	43,677	56,772	40,604	-	-	
亞士璧聯保保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海電氣保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	21,119	(2,849)	(13,068)	1,498	481	17,762	(2,328)	(5,766)	(11,491)	1,072	1,573	(8,846)	105	(1,675)	(1,570)	440	(308)	3,933	3,933	152	3,777	3,028	1,571	11,302	12,084	5,884	7,220	2,330	3,697	2,276	2,251	-	-	
Standard Club Asia	Standard Club Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Starr	Starr	58,518	(7,881)	(57,373)	17,547	324	41,745	(7,881)	(16,660)	(40,964)	17,547	16,083	(7,334)	2	(1,066)	(1,063)	-	8,806	88	88	15	8,910	19,776	373	28,425	36,231	533	696	20,188	4,123	629	350	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	17,923	(817)	(17,818)	4,593	78	18,384	(817)	(2,489)	(18,288)	4,593	2,481	(11,214)	2	(1,459)	(1,457)	8	2,415	26	26	4	2,445	9,474	31	32,827	45,578	32	75	2,446	2,591	8	14	-	-	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	15,714	(2,752)	(14,600)	3,686	15	11,375	(2,106)	(4,529)	(10,697)	3,106	4,069	(3,523)	(12)	(785)	(797)	640	1,061	(110)	(110)	(232)	718	402	16	8,271	4,021	834	402	7,586	6,494	772	649	-	-	
太平洋保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰加	Target	-	(6)	-	5	-	29	(6)	-	(20)	5	-	(15)	-	(3)	(3)	-	5	228	228	-	233	10	6	-	390	-	234	-	-	-	-	-	-	
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	6,893	(1,084)	(2,357)	269	694	6,162	(974)	(2,343)	(2,320)	259	572	(1,489)	-	(2,959)	(2,958)	-	(1,603)	679	679	-	(924)	1,362	917	391	591	382	494	796	397	643	356	-	-	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	(58)	13	51	(16)	3	20	(1)	(6)	(4)	(4)	0	(7)	(8)	9	9	3	18	-	-	(3)	18	-	-	-	-	-	-	6	-	6	-	-		
捷安	United Builders	2,992	(501)	(2,017)	694	184	3,609	(674)	(1,312)	(2,699)	857	1,160	(882)	(40)	(331)	(371)	(30)	540	1	1	(19)	522	315	25	1,010	414	39	54	902	399	336	196	-	-	
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立橋保險	Well Link Insurance	243	(54)	(120)	12	159	239	(53)	(247)	(120)	12	11	(97)	(5)	(56)	(62)	-	(218)	(32)	(32)	(33)	(283)	196	34	170	20	160	6	56	-	55	(4)	-		
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	3,225	(50)	(2,674)	101	29	3,210	(111)	(157)	(2,647)	273	135	(2,239)	(4)	(362)	(365)	-	338	(186)	(186)	(5)	146	92	6	286	173	33	16	263	208	72	27	-	-	
ZIGHK	ZIGHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	75,659	(12,514)	(42,196)	12,156	6,785	71,699	(12,205)	(38,748)	(43,752)	11,931	23,452	(8,369)	(2,478)	(9,955)	(12,433)	-	(56)	290	290	-	234	39,298	4,219	88,418	127,291	19,061	26,301	27,003	24,480	2,262	(15,766)	-	-	
總額	Total	847,396	(125,959)	(622,995)	148,141	46,799	796,442	(127,205)	(400,993)	(963,191)	143,384	251,414	(168,393)	(1,109)	(89,819)	(90,929)	43,800	51,923	100,189	100,189	11,278	163,396	281,921	91,113	1,172,335	1,316,767	398,905	413,878	978,196	481,850	194,715	171,362	-	-	



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(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	財產損壞 Property Damage 商業 - 其他 Commercial - Others																														
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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										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				本財政年度中中央與應得的溢利估計總額的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (+) (c)	本財政年度中中央與應得的溢利估計總額的變動 (-) Underwriting Results - Profit(Loss) (a)-(b)-(c)	本財政年度中的已償付中索賠 Claims paid in current financial year		本財政年度的已結未決中索賠金額的變動 Changes in case outstanding provision in current financial year				本財政年度的已結但未報賠中索賠金額的變動 Changes in IBNR provision in current financial year			
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本業務外年度相關的溢利中索賠毛額 (-) Gross ultimate claims, relating to current accident year (-)	與本業務外年度相關的分出的業務業績 Ceded business result, relating to current accident year			本財政年度中的已支付開支 Expenses incurred in current financial year			未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往年度相關的溢利中索賠的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (b)	已償付中索賠毛額 Gross claim paid			已償付中索賠淨額 Net claim paid	已結未決中索賠金額的總額毛額 Gross case outstanding provision ctf	已結未決中索賠金額的總額淨額 Net case outstanding provision btf	已結未決中索賠金額的總額毛額 Gross case outstanding provision ctf	已結未決中索賠金額的總額淨額 Net case outstanding provision btf	已結但未報賠中索賠金額的總額毛額 Gross IBNR provision ctf	已結但未報賠中索賠金額的總額淨額 Net IBNR provision btf	已結但未報賠中索賠金額的總額毛額 Gross IBNR provision ctf	已結但未報賠中索賠金額的總額淨額 Net IBNR provision btf	
										本財政年度中分出的溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利保費 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	與本業務外年度分出的溢利相關的溢利中索賠 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中索賠溢利中分出的溢利保費的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)																	總額 Total
農銀	ABCi	20,393	(7,872)	(17,288)	6,368	3,584	19,208	(7,872)	(16,624)	(16,191)	6,368	14,503	4,679	(377)	(2,790)	(3,167)	126	(3,649)	1,003	1,003	(14)	(2,661)	4,051	1,144	7,149	7,869	895	1,881	14,932	10,100	2,545	1,585
友邦 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
友邦 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
美亞保險香港	AIG Insurance HK	146,968	(9,859)	(115,943)	15,849	6,369	140,411	(9,859)	(32,665)	(111,383)	15,849	23,491	(72,043)	-	(15,699)	(15,699)	10,145	(2,393)	(2,393)	-	7,752	29,574	2,680	51,835	79,879	10,337	12,839	23,249	14,683	7,125	(4,264)	
AGCS SE	AGCS SE	65,710	(25,779)	(16,058)	2,144	3,338	72,183	(14,717)	(25,621)	(17,235)	2,197	4,267	(10,771)	836	(8,533)	(7,697)	6,617	19,994	30,397	30,397	2,768	53,159	29,631	14,562	18,386	45,326	17,628	44,072	23,024	20,925	19,689	18,667
世聯保險	Allied World	67,512	(10,631)	(39,275)	10,843	5,626	75,093	(10,896)	(35,656)	(45,750)	11,525	20,921	(13,304)	96	(9,852)	(8,756)	-	6,481	13,222	13,222	-	19,703	17,185	6,452	58,771	73,119	21,457	28,835	18,030	16,783	10,404	7,964
安特衛普保險亞洲	Arch MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
亞洲保險	Asia Insurance	157,744	(37,510)	(105,368)	17,677	14,996	157,225	(43,703)	(54,293)	(104,899)	17,745	43,223	(43,931)	1,083	(1,577)	(494)	1,872	16,676	14,277	14,277	839	31,791	49,246	12,724	82,835	114,114	15,040	26,514	21,474	36,772	6,953	11,410
亞太財險	ASIA-PACIFIC P&C	7,551	(1,410)	(5,837)	1,304	139	7,911	(2,055)	(6,243)	(5,939)	1,336	3,434	(1,169)	(168)	(696)	(864)	21	(2,400)	(338)	(338)	(277)	(3,012)	3,917	1,098	3,053	4,448	1,494	1,204	4,636	1,239	1,916	160
意聯保險	Generali	104,307	(16,511)	(79,535)	20,800	5,844	104,859	(15,790)	(52,074)	(78,903)	21,501	39,312	(18,090)	(250)	(7,222)	(7,472)	806	12,239	9,983	9,983	1,635	23,857	46,198	17,200	108,763	119,606	13,019	29,666	23,544	5,659	7,093	4,868
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Avo保險	Avo Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛保險 (百慕達)	AXA China (Bermuda)	42	-	-	-	-	67	42	(10)	-	-	2	2	-	-	-	-	34	10	10	-	44	-	-	-	-	-	-	11	12	9	10
安盛金融	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛保險	AXA General	344,444	(78,057)	(236,331)	56,045	26,899	337,907	(77,919)	(109,548)	(232,504)	55,239	74,806	(102,459)	4,013	(57,711)	(53,698)	2,881	(2,836)	44,690	44,690	3,912	45,766	124,313	45,934	163,033	205,032	55,859	80,166	213,341	279,129	66,757	98,332
中銀集團保險	BOC Group Insurance	226,789	(80,670)	(104,793)	42,483	77,868	229,492	(82,328)	(22,917)	(102,776)	41,602	10,237	(50,936)	577	(9,365)	(8,789)	13,488	78,010	31,772	31,772	2,602	112,384	47,556	8,655	45,995	86,550	8,798	18,160	21,491	51,624	7,543	25,927
維和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
永和再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	(3)	-	(1)	-	(1)	(26)	(26)	-	(27)	-	-	-	-	-	-	47	21	47	21
巴都保險	BHSi	1,773	(382)	(1,442)	515	4	5,866	(382)	(1,039)	(4,717)	515	831	(3,370)	(7)	(254)	(260)	(467)	347	45	45	(3)	389	659	132	500	1,400	100	280	2,621	1,566	524	313
新十字	Blue Cross	47,077	(16,665)	(19,307)	4,323	15,567	46,595	(16,665)	(4,268)	(17,373)	4,323	2,621	(10,429)	-	(18,734)	(18,734)	-	(3,501)	3,327	3,327	(1,600)	(1,774)	8,183	1,706	11,069	18,230	3,758	5,476	(1,009)	1,725	(623)	1,045
保時保險	boltech Insurance	36,839	(13,659)	(7,110)	427	22,193	41,356	(21,177)	(9,445)	(23,066)	9,889	5,937	(7,246)	729	(2,055)	(1,326)	(4,117)	(1,949)	2,260	2,260	(689)	(378)	27,280	3,924	16,463	48,016	4,309	6,747	1,191	3,722	212	450
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
保柏	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
加州保險	California Insurance	746	(183)	(241)	43	62	755	(160)	(153)	(291)	53	-	(238)	(21)	(81)	(102)	14	115	1,579	1,579	(55)	1,640	777	598	635	3,735	395	2,334	10	69	4	69
中廣保險	CGN Captive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其士	Chevalier	17,484	(2,462)	(862)	142	79	15,700	(2,401)	(8,927)	(732)	116	851	236	(89)	(1,935)	(1,974)	(1,099)	1,534	280	280	(59)	1,755	7,266	7,246	949	288	211	235	3,511	2,931	3,404	2,830
中國交銀保險	China BOCOM	12,232	(1,989)	(9,822)	548	1,229	14,248	(2,402)	(410)	(11,467)	641	256	(10,569)	3,384	(1,135)	2,249	(77)	3,040	8,507	8,507	931	12,477	338	34	475	144,032	171	6,073	353	55,007	127	2,612
中海保險	China Overseas Insurance	955	(99)	(941)	271	14	923	(126)	(2,316)	(910)	257	2,301	1,649	(76)	(46)	(122)	3	12	(20)	(20)	(21)	(30)	6	1	555	555	39	39	3,518</			

(港幣千元)
(HK\$'000)

(港幣千元)
(HK\$'000)

香港—般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	財產損壞 Property Damage 個人財產保險 Personal Line																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
		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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保的保單數目 (單位) Number of policies written in Hong Kong during the year (in unit)	與本年度意外年度相關的分出的業務業績 Ceded business result, relating to current accident year													本財政年度中的已支付開支 Expenses incurred in current financial year					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		本財政年度中未實現的溢利(或虧損)的變動(+) Changes in Risk Margin for claims liabilities in current financial year (+) (c)	本財政年度中未實現的溢利(或虧損)的變動(+) Changes in Risk Margin for claims liabilities in current financial year (+) (c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結數但未撥給申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的溢利保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本年度意外年度相關的溢利保費毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利保費毛額 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利保費毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本年度意外年度分出的業務相關的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索開支中未分配的溢利保費毛額 (-) ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未實現利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	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	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	總額 Total (b)	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	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	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid	已結未決申索準備金的溢利毛額 Gross case outstanding provision ctf			已結未決申索準備金的溢利毛額 Gross case outstanding provision btf	已結未決申索準備金的溢利淨額 Net case outstanding provision ctf	已結未決申索準備金的溢利淨額 Net case outstanding provision btf	已結數但未撥給申索準備金的溢利毛額 Gross IBNR provision ctf	已結數但未撥給申索準備金的溢利毛額 Gross IBNR provision btf	已結數但未撥給申索準備金的溢利淨額 Net IBNR provision ctf	已結數但未撥給申索準備金的溢利淨額 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(港幣千元)
(HK\$'000)

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	僱員補償 - 建造業 Employees' Compensation - Construction																														
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保的保單數目 (張/份數) Number of policies written in Hong Kong during the year (in unit)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year										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		本財政年度中中支負債的變動(註釋1) Changes in Risk Margin for claims liabilities in current financial year (c)	本財政年度中中支負債的變動(註釋2) Results - Profit/(Loss) (a)+(b)+(c)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決申索準備金的變動 Changes in IBNR provision in current financial year					
							與本意外年度相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year																					
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	再分出的業務相關的再保佣金 (-) Reinsurance commission, relating to business ceded to reinsurers (-)		本財政年度中溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中溢利保費毛額 (+) Gross acquisition expenses incurred in current financial year (+)	與本意外年度相關的溢利保費毛額 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中溢利保費毛額 (+) Gross earned premium in current financial year on business ceded to reinsurers (-)	本財政年度中溢利保費毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的溢利保費毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支負債中未分配的溢利保費毛額 (+) Changes in ULAE in claims liabilities for all accident years (+)	管理開支 (-) Management expenses (-)	總額 Total	未滿期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)			本財政年度中與過往意外年度相關的淨最終中支負債的變動(註釋3) Changes in net ultimate claims relating to prior accident years in current financial year (f)	總額 Total (b)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的結轉毛額 Gross case outstanding provision ctf	已結未決申索準備金的結轉淨額 Gross case outstanding provision btf	已結未決申索準備金的結轉毛額 Net case outstanding provision ctf	已結未決申索準備金的結轉淨額 Net case outstanding provision btf	已結未決申索準備金的結轉毛額 Gross IBNR provision ctf	已結未決申索準備金的結轉淨額 Gross IBNR provision btf	已結未決申索準備金的結轉毛額 Net IBNR provision ctf	已結未決申索準備金的結轉淨額 Net IBNR provision btf
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
太平洋保險	Pacific Insurance	42	(11)	(8)	-	2	7	(1)	(2)	(1)	-	(7)	(7)	(5)	(9)	-	-	(9)	-	-	-	-	-	-	-	-	-	-	-	-		
寶豐	Paofoong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
廣泰	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
中國人保 (香港)	PICC (HK)	10,479	(1,410)	(3,701)	744	11	16,357	(1,394)	(12,866)	(13,248)	2,333	11,379	465	216	(2,371)	(2,155)	(187)	226	4,030	4,030	4,250	25,060	15,175	57,882	41,863	12,828	22,541	58,081	50,506	13,543	25,067	
豐華保險	Pioneer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保誠財險	Prudential (HK) General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
亞士樂聯保	QBE HKSI	11,835	-	(265)	30	24	10,887	-	(5,233)	(277)	31	415	169	(466)	(2,899)	(3,365)	58	2,516	1,275	1,275	40	3,831	3,714	975	(5,682)	(8,619)	(1,891)	(4,310)	-	-	-	
亞士樂按揭保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海再保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	98,969	(11,772)	(7,907)	52	66	87,558	(10,671)	(55,197)	(7,778)	40	357	(7,382)	(3,211)	(7,613)	(10,824)	1,202	4,686	4,175	4,175	(4,169)	4,693	11,955	10,522	27,539	29,528	26,622	27,295	60,453	20,908	62,900	22,085
Standard Club Asia	Standard Club Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Starr	Starr	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	121,090	(3,503)	(26,499)	3,196	50	133,772	(3,503)	(132,029)	(25,689)	3,196	21,789	(704)	(520)	(9,898)	(10,378)	8,244	(4,599)	31,123	31,123	(1,964)	24,560	83,764	63,106	463,562	460,327	386,250	350,239	237,345	237,345	196,804	196,804
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	44,584	(3,830)	(44,584)	7,745	31	50,763	(3,830)	(83,834)	(50,775)	7,747	83,834	40,806	-	(2,228)	(2,228)	1,677	-	1,677	53,025	-	125,349	52,460	-	-	-	-	247,809	229,275	-	-	
太平洋再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德加	Target	(875)	(999)	(411)	162	4	23,575	(999)	-	(22,892)	162	-	(22,730)	2,232	(9,797)	(7,565)	13,230	5,511	(33,037)	(33,037)	14,108	(13,418)	34,712	25,784	64,951	161,689	56,699	126,963	38,545	88,543	34,982	76,953
東京再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	709	(107)	(35)	1	2	841	(116)	(593)	(35)	1	3	(31)	-	(71)	(71)	-	30	225	225	-	365	75	365	75	-	244	166	241	166		
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	-	0	-	0	0	-	1,958	-	-	-	-	453	914	-	-	
建安	United Builders	38,059	(6,213)	(5,609)	75	882	52,360	(9,032)	(48,299)	(8,831)	528	15,632	7,329	(1,222)	(4,213)	(5,435)	691	(1,796)	4,729	4,729	(1,122)	1,811	25,564	19,900	38,639	23,148	26,153	22,439	48,564	41,616	41,228	36,904
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立德保險	Well Link Insurance	7,728	(1,574)	(889)	-	380	7,845	(1,857)	(1,416)	(773)	-	-	(773)	(7)	(1,779)	(1,786)	-	2,013	(164)	(164)	(76)	1,774	-	650	461	650	461	-	-	-	-	
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ZORHK	ZORHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	(6)	0	0	0	-	5	(1)	(2)	(1)	27	(9)	25	916	(1)	916	-	942	0	0	-	942	61,465	40,286	101,721	145,178	40,882	61,221	225,968	243,976	94,831	114,775
總額	Total	1,972,856	(175,270)	(815,535)	102,783	13,876	2,261,794	(197,860)	(2,871,696)	(871,152)	106,727	589,868	25,443	(6,913)	(213,895)	(220,766)	(19,719)	(222,168)	312,824	312,824	(15,003)	75,793	1,395,871	880,074	3,405,822	3,295,446	2,422,152	2,369,892	3,536,834	3,357,639	2,345,489	2,116,346

保險公司名稱	Name of Insurer	僱員補償 - 非建築業 Employees' Compensation - Non-construction																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費扣分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在港獲准發 行的保單數目 Number of policies written in Hong Kong during the year (in unit)	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										本財政年度中國境內外年度相關的 淨未貼現最佳估計綜合業務業績 Business Results in current financial year, relating to prior year				本財政年度中 非常費用(虧損或溢利)佔總利潤的變動 (%) Changes in risks liabilities in current financial year (%)	未貼現承保 業績 - 扣除虧損 Underwriting Results Profit/(Loss) (+)/(-)/(-)	本財政年度中的已繳付申索賠款 Claims paid in current financial year		本財政年度的已經解決申索賠償金的變動 Changes in case outstanding provision in current financial year				本財政年度的已經解決但未報險申索賠償金中的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
		毛保費 (+) Gross Premium Written (+)	向業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	再保險相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		與本意外年度 相關的最終 申索毛額 (+) Gross acquisition expenses incurred in current financial year (+)	與本意外年度 相關的溢利或 淨溢利的紅帳毛 賠款 (-) Gross ultimate claims, relating to current accident year (-)	與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付賠款 Expenses incurred in current financial year				未滿期利潤 的變動 (+) Change in unearned profit (+)	應歸 總計 Total (+)	本財政年度中國境內外年度相關 的溢利或淨 浮盈的變動 (%) Changes in net ultimate claims relating to prior accident years in current financial year (%)	總額 Total (+)			已繳付申索毛額 Gross claim paid	已繳付申索淨額 Net claim paid	已經解決申索尚未 結清的 毛賠款 Gross case outstanding provision off	已經解決申索尚未 結清的 毛賠款 Gross case outstanding provision bft	已經解決申索尚未 結清的 淨賠款 Net case outstanding provision off	已經解決申索尚未 結清的 淨賠款 Net case outstanding provision bft	已經解決但未報險申索 淨溢利的紅帳毛賠款 Gross IBNR provision off	已經解決但未報險申索 淨溢利的紅帳毛賠款 Gross IBNR provision bft	已經解決但未報險申索 淨溢利的紅帳淨賠款 Net IBNR provision off	已經解決但未報險申索 淨溢利的紅帳淨賠款 Net IBNR provision bft																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
									本財政年度中分出的 溢利或淨 浮盈的變動 (%) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利或 淨溢利的紅帳毛賠款 Income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的 業務相關的最终申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索 與溢利中分出的 溢利或淨浮盈的變動 (%) Changes in ULAE in claims liabilities for all accident years (-)	管理費支 (-) Management expenses (-)	總額 Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							

(港幣千元)
(HK\$'000)

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	一般法律責任 - 公眾責任 General Liability - Public Liability 業主立案法團責任 Owners' Corporation Liability																																	
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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															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		本財政年度中中央與應有的風險估計應攤的淨額 (+) Changes in Risk Margin for claims liabilities in current financial year (+)	本財政年度中中央與應有的溢餘(或虧損) - 利潤(或虧損) - 虧損(或虧損) Underwriting Results - Profit(Loss) - Loss(Loss) (+)(-)(+)(-)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未撥申索準備金的變動 Changes in IBNR provision in current financial year			
		毛保費 (+) Gross Premium Written (+)	向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year				未溢額利潤的變動 (+) Change in unearned profit (+)	總額 Total (+)	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		已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的溢餘毛溢餘 Gross case outstanding provision c/f	已結未決申索準備金的溢餘淨溢餘 Net case outstanding provision b/f	已結未決申索準備金的溢餘毛溢餘 Gross case outstanding provision c/f			已結未決申索準備金的溢餘淨溢餘 Net case outstanding provision b/f	已結數但未撥申索準備金的溢餘毛溢餘 Gross IBNR provision c/f	已結數但未撥申索準備金的溢餘淨溢餘 Net IBNR provision b/f	已結數但未撥申索準備金的溢餘毛溢餘 Gross IBNR provision c/f	已結數但未撥申索準備金的溢餘淨溢餘 Net IBNR provision b/f					
							本財政年度中的溢餘保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的溢餘開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢餘申索總額 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中分出的溢餘保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢餘保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的溢餘相關的溢餘申索總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索及意外中未分配的溢餘開支的變動 (-) ULAE in claims liabilities for all accident years (-)			管理開支 (-) Management expenses (-)	總額 Total																	
農銀	ABCi	1,664	(673)	(1,657)	804	567	1,679	(673)	(694)	(1,672)	804	689	(180)	(31)	(228)	(258)	(25)	(151)	20	20	(4)	(135)	40	2	647	623	51	53	643	421	7	21			
友邦 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
友邦 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
美亞保險香港	AIG Insurance HK	119	(29)	(65)	25	21	120	(29)	(206)	(66)	25	113	72	1	(30)	(29)	(72)	58	58	-	(14)	145	66	156	210	70	95	43	57	20	26				
AGCS SE	AGCS SE	125	(36)	-	59	142	(40)	409	-	-	(409)	(409)	(409)	-	(24)	(24)	-	78	189	169	409	656	-	-	1	170	1	170	-	409	-	-	-		
世聯保險	Allied World	39	(14)	(2)	24	40	(14)	(16)	-	(3)	-	-	(3)	1	(12)	(11)	(4)	23	23	-	19	-	-	2	2	2	2	56	62	50	57				
安特復得保險亞洲	Arch Ml Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
亞洲保險	Asia Insurance	5,102	(1,485)	(3,116)	706	452	4,984	(1,635)	(2,436)	(3,042)	683	1,808	(551)	10	(15)	(4)	0	358	680	680	(11)	1,027	232	27	3,667	3,562	429	408	3,613	3,949	1,371	1,471			
亞太財險	ASIA-PACIFIC P&C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
慈惠保險	Generall	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Awo保險	Awo Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
安達保險 (百慕達)	AXA China (Bermuda)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
安達金融	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
安達保險	AXA General	1,214	(265)	(9)	587	1,205	(264)	(419)	(9)	-	(2)	(11)	(52)	(55)	(107)	57	461	(699)	(699)	(74)	(312)	-	-	870	40	870	40	302	-	290	-	-	-	-	
中銀集團保險	BOC Group Insurance	2,147	(247)	(162)	345	2,127	(239)	(1,063)	(162)	-	81	(81)	1	(145)	(144)	5	605	1,016	1,016	2	1,622	-	-	278	277	278	277	295	303	251	285				
維和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
永裕再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
巴都保險	BHSi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新十字	Blue Cross	119	(31)	(10)	47	109	(31)	(33)	(13)	-	(13)	(13)	(47)	(47)	-	(16)	50	50	(17)	17	-	-	64	66	64	68	3	15	3	15					
保時保險	boltech Insurance	163	(53)	(7)	60	142	(74)	(59)	(7)	(29)	(36)	9	(5)	(5)	(2)	7	(25)	(33)	(33)	(10)	(69)	-	-	1,128	1,006	1,128	1,006	(105)	(108)	(112)	(111)				
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保柏	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
加州保險	California Insurance	25	(7)	(3)	8	108	(20)	-	(9)	-	(9)	(9)	(3)	(8)	-	72	(1)	(1)	(4)	66	-	-	125	125	2	2	10	1	-	-	-	-	-	-	
中廣信保險	CGN Captive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
其士	Chevalier	5	(0)	(0)	1	4	(0)	(1)	(0)	-	0	(0)	(9)	(1)	(2)	0	1	(0)	(0)	(0)	1	-	-	-	-	-	-	1	0	1	(0)				
中國交銀保險	China BOCOM	236	(32)	(125)	25	61	247	(34)	-	(127)	25	-	(103)	0	(22)	(22)	2	91	8	8	1	100	-	-	32	19	2	2	1	12	0	8			
中海保險	China Overseas Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國太平洋	China Pacific	2,999	(702)	(2,156)	469	971	2,989	(701)	(8)	(2,130)	464	8	(1,658)	-	(125)	(125)	-	497	(1)	(1)	-	496	-	-	80	60	4	3	11	15	-	-	-	-	
中國平安	China Ping An	4,687	(1,373)	(391)	2	1,681	4,565	(1,499)	(514)	(392)	2	16	(373)	3	(174)	(171)	(107)	1,901	(7)	(7)	(27)	1,868	489	327	47	238	26	17	322	227	244	74			
中國太平香港	CTPHK	977	(172)	(99)	6	579	975	(171)	(1,053)	(98)	6	262	210	(42)	(170)	(212)	-	(251)	2,075	2,075	-	1,824	301	301	920	2,760	920	2,758	84	0	258	4			
創興	Chong Hing	121	-	(46)	7	10	124	-	(64)	(46)	7	27	(12)	(17)	(27)	(44)	-	4	(79)	(79)	(5)	(80)	-	-	338	318	173	163	282	140	181	74			
安捷	Chubb Insurance	291	(70)	-	144	239	(58)	(76)	-	(32)	(32)	(11)	(47)	(59)	-	14	106	106	-	120	-	-	-	-	-	-	-	-	288	366	294	298			
信諾環球保險	CIGNA Worldwide General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
招商永隆	CMBWL	3,563	(712)	(213)	1	942	3,507	(701)	(1,0																										

香港—般業務的臨時統計數字
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保險公司名稱	Name of Insurer	一般法律責任 - 公眾責任 General Liability - Public Liability 業主立案法團責任 Owners' Corporation Liability																																
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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														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		本財政年度中中案與應有的風險估計差額的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	未貼現承保虧損 - 有別於應有的變動 (d) Undiscounted Underwriting Results - Profit/Loss (d)=(b)-(c)	本財政年度中的已支付中案總額 Claims paid in current financial year		本財政年度中的已結未決中案準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結數但未報賠中案準備金的變動 Changes in IBNR provision in current financial year			
		毛保費 (+) Gross Premium Written (+)	向業務相關的佣金毛額 (s) Gross commission, relating to business written (s)	分出給再保險公司的保費 (s) Premium written, ceded to reinsurers (s)	與分出的業務相關的再保險佣金 (s) Reinsurance commission, relating to business ceded to reinsurers (s)		本財政年度中的保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的業務開支毛額 (+) Gross acquisition expenses incurred in current financial year (s)	與本意外年度相關的最終中案毛額 (s) Gross ultimate claims, relating to current accident year (s)	本財政年度中分出的溢利保費 (s) Premium earned in current financial year on business ceded to reinsurers (s)	本財政年度中分出的再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (s)	與本意外年度分出的業務相關的最终中案總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (s)	總額 Total	本財政年度中的已支付開支 Expenses incurred in current financial year			未溢利利潤的變動 (+) Change in unearned profit (s)	總額 Total (a)	本財政年度中與過往意外年度相關的溢利中案淨額的變動 (s) Changes in net ultimate claims relating to prior accident years in current financial year (s)		總額 Total (b)	已支付中案毛額 Gross claim paid			已支付中案淨額 Net claim paid	已結未決中案準備金的毛額 Gross case outstanding provision ctf	已結未決中案準備金的淨額 Gross case outstanding provision btf	已結未決中案準備金的溢利淨額 Net case outstanding provision ctf	已結未決中案準備金的淨溢利 Net case outstanding provision btf	已結數但未報賠中案準備金的毛額 Gross IBNR provision ctf	已結數但未報賠中案準備金的淨溢利 Gross IBNR provision btf	已結數但未報賠中案準備金的溢利淨額 Net IBNR provision ctf	已結數但未報賠中案準備金的淨溢利 Net IBNR provision btf	
														所有意外年度的中案與應有的風險估計差額的變動 (s) Changes in ULAE in claims liabilities for all accident years (s)	管理開支 (s) Management expenses (s)	總額 Total			本財政年度中與過往意外年度相關的溢利中案淨額的變動 (s) Changes in net ultimate claims relating to prior accident years in current financial year (s)	總額 Total (b)														
		Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	92	(25)	(11)	-	17	87	(14)	(8)	(11)	-	3	(8)	-	(16)	(16)	7	48	-	(1)	47	-	-	-	-	-	-	-	8	-	6	-	-	
寶豐	Paofoong	134	(36)	(16)	-	24	134	(36)	(29)	(16)	-	2	(14)	26	(15)	11	3	70	(146)	(146)	87	11	805	805	22	507	22	507	36	183	34	181	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
香港	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	280	(57)	(27)	-	75	244	(49)	(105)	(27)	-	10	(16)	0	(15)	(15)	(1)	57	15	15	-	71	119	119	67	185	67	185	37	176	8	153	-	
豐華保險	Pioneer	128	(44)	(18)	-	29	136	(62)	-	(18)	-	-	(18)	-	(91)	(91)	14	(21)	-	-	(21)	-	-	375	375	375	375	375	375	375	375	375	375	-
保誠財險	Prudential (HK) General	25	(3)	-	-	19	48	(9)	(3)	(26)	6	0	(21)	(6)	(6)	(6)	-	10	2	2	12	5	1	-	-	-	-	6	6	6	6	-	-	
亞士曼聯保	QBE HKSI	-	-	-	-	-	-	-	-	-	-	-	-	-	(43)	(43)	-	(43)	-	-	(43)	-	-	-	-	-	-	-	-	-	-	-	-	
亞士曼按揭保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海電氣保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	126	(40)	(10)	-	0	68	116	(38)	(10)	0	-	(10)	(8)	(8)	(10)	(1)	58	(2)	(2)	(8)	56	-	10	10	10	10	10	18	17	20	18	-	
Standard Club Asia	Standard Club Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Starr	Starr	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	1,282	-	(106)	-	2	84	1,798	-	(2,533)	(103)	2	57	(44)	(46)	(104)	(150)	(61)	(1,991)	(1,479)	(1,479)	(218)	(3,688)	3,108	3,108	20,968	20,977	18,843	16,964	(5,488)	(4,768)	(6,235)	(5,803)	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	38	(14)	(2)	-	18	39	(14)	(1)	(2)	-	-	(2)	-	(7)	(7)	-	15	10	10	-	25	-	-	-	10	-	10	1	-	1	-	-	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	497	(27)	(52)	-	79	489	(53)	-	(52)	(8)	-	(60)	0	(77)	(77)	(43)	256	4	4	1	261	-	-	10	10	10	10	2	6	2	6	-	
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	13	-	(12)	-	2	13	-	(5)	(12)	-	3	(9)	(8)	(2)	(2)	(17)	(20)	-	-	(8)	(20)	-	-	1	-	1	-	4	-	0	-	-	
建安	United Builders	17	(5)	(2)	-	9	12	(4)	(2)	(2)	-	0	(1)	(8)	(2)	(2)	1	4	-	-	(8)	3	-	-	-	-	-	-	2	-	2	-	-	
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立橋保險	Well Link Insurance	32	(8)	(4)	-	17	26	(6)	(6)	(4)	-	-	(4)	0	(7)	(7)	-	9	1	1	2	11	-	11	11	11	11	-	-	-	-	-	-	
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ZIGHK	ZIGHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	5,616	(1,714)	(1,762)	-	751	5,124	(1,878)	(1,407)	(1,615)	828	566	(223)	(80)	(711)	(791)	-	827	488	488	-	1,315	277	194	3,836	3,035	2,685	2,124	1,827	1,815	715	1,116	-	
總額	Total	36,713	(9,674)	(10,958)	2,844	8,247	36,384	(9,534)	(13,867)	(16,382)	2,892	3,236	(4,254)	(390)	(5,439)	(8,830)	(178)	4,720	3,132	3,132	62	7,914	5,903	5,294	36,469	36,262	28,398	26,410	4,099	4,824	(1,173)	(826)		



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

保險公司名稱	Name of Insurer	一般法律責任 - 公眾責任 General Liability - Public Liability 其他 Others																														
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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										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				本財政年度中 中央與應有的 溢利估計溢利 的變動 (+) 虧損估計溢利 的變動 (-) Changes in Risk Margin for claims liabilities in net ultimate claims relating to prior accident years (+) Changes in net ultimate claims relating to prior accident years (+) Changes in net ultimate claims relating to prior accident years (+) Changes in net ultimate claims relating to prior accident years (+)	本財政年度中 中央與應有的 溢利估計溢利 的變動 (+) 虧損估計溢利 的變動 (-) Underwriting Results - Profit(Loss) (A)+(B)+(C)	本財政年度中的已付申索賠款 Claims paid in current financial year	本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決申索準備金的變動 Changes in IBNR provision in current financial year				
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的溢利 保費毛額 (+) Gross acquisition expenses incurred in current financial year (+)	與本業務外年度相關的分出的業務業績 Ceded business result, relating to current accident year			本財政年度中的已支付開支 Expenses incurred in current financial year				本財政年度中與過往年度相關 的溢利中 淨變化的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)	總額 Total (B)	已付申索毛額 Gross claim paid	已付申索淨額 Net claim paid	已結未決申索準備金 的毛額 Gross case outstanding provision cft				已結未決申索準備金 的淨額 Gross case outstanding provision bft	已結未決申索準備金 的淨額 Net case outstanding provision cft	已結未決申索準備金 的淨額 Net case outstanding provision bft	已結未決申索準備金 的毛額 Gross IBNR provision cft	已結未決申索準備金 的淨額 Gross IBNR provision bft	已結未決申索準備金 的毛額 Net IBNR provision cft	已結未決申索準備金 的淨額 Net IBNR provision bft		
									本財政年度中分出的 溢利保費 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利 保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的 業務相關的溢利保費 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索 開支中未分配的 溢利保費支銷 (-) UAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total																	
農銀	ABCi	18	(8)	(0)	(0)	2	18	(8)	(6)	(0)	(0)	1	0	0	(2)	(2)	(0)	2	5	5	(0)	7	-	-	-	-	-	-	7	4	6	6
友邦 (香港)	AIA (HK)	3,296	(720)	-	-	2,388	3,088	(720)	(739)	-	-	-	-	-	(939)	(939)	-	690	195	195	-	886	524	524	167	171	167	171	168	146	168	146
友邦 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
美亞保險香港	AIG Insurance HK	192,676	(24,684)	(114,023)	38,069	8,901	187,602	(24,684)	(60,968)	(111,332)	38,069	34,518	(38,745)	(62)	(43,913)	(43,975)	-	19,230	16,664	16,664	-	35,894	34,579	15,590	71,157	71,969	31,303	31,739	105,531	119,447	43,103	48,471
AGCS SE	AGCS SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
世華保險	Allied World	18,835	(4,504)	(5,448)	119	9,974	16,578	(4,342)	(7,279)	(3,759)	52	1,229	(2,478)	175	(4,197)	(4,022)	(1,543)	5,937	5,937	-	4,394	2,284	2,284	15,187	15,404	15,187	15,404	21,139	21,879	17,977	19,932	
安聯德國保險亞洲	Arch MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
亞洲保險	Asia Insurance	54,145	(17,215)	(25,739)	13,204	17,182	55,930	(19,442)	(26,293)	(37,574)	13,592	20,983	(2,999)	1,738	(327)	1,411	(133)	8,473	18,079	18,079	1,435	27,987	9,078	1,645	50,099	51,260	6,887	7,254	54,940	104,010	15,339	29,386
亞太財險	ASIA-PACIFIC P&C	1,025	(189)	(80)	-	77	1,058	(283)	(425)	(80)	-	3	(77)	22	(2)	20	(159)	134	621	621	(16)	729	10	10	633	635	633	635	341	520	312	520
忠孝保險	Generali	14,327	(1,193)	(14,327)	3,488	73	15,141	(1,373)	(8,689)	(15,142)	3,488	8,689	(2,965)	10	(992)	(982)	(20)	1,112	550	550	100	1,762	2,192	533	9,999	9,393	5,412	6,002	9,606	10,370	803	1,295
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Awo保險	Awo Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛保險 (百慕達)	AXA China (Bermuda)	4	-	-	-	1	4	-	(1)	-	-	-	-	-	-	-	-	3	2	2	5	-	-	-	-	-	-	1	2	2	2	-
安盛金融	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛保險	AXA General	97,211	(22,431)	(2,237)	246	23,710	97,199	(22,591)	(41,900)	(2,321)	253	2,130	62	622	(23,848)	(23,226)	2,942	12,486	24,536	24,536	2,333	39,355	39,439	37,771	103,551	107,574	102,963	104,962	87,246	106,830	71,921	92,439
中銀集團保險	BOC Group Insurance	82,254	(6,508)	(23,184)	1,562	63,553	63,897	(6,534)	(31,949)	(12,422)	968	6,211	(5,243)	609	(3,804)	(3,195)	3,721	20,698	43,252	43,252	1,598	65,888	31,489	12,353	80,345	101,492	59,946	70,923	85,356	110,971	54,176	73,067
維和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
永和再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
巴黎保險	BHSi	3,876	(331)	(3,122)	723	36	5,171	(331)	(2,053)	(4,158)	723	1,643	(1,793)	(22)	(555)	(577)	(117)	300	19	19	(59)	260	122	24	32	298	6	60	10,407	8,308	2,081	1,661
新十字	Blue Cross	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
保時保險	bottech Insurance	17,769	(5,453)	(1,431)	124	42,950	20,451	(8,835)	(7,846)	(1,490)	137	(565)	(1,913)	(78)	(691)	(769)	(1,300)	(112)	(146)	(146)	(957)	(613)	3,165	3,165	18,365	13,682	17,763	13,078	(2,490)	(3,161)	(2,482)	(3,182)
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
保柏	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務條劃分的直接業務承保業績
Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	一般法律責任 - 公眾責任 General Liability - Public Liability Others																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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										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		本財政年度中中央與風險的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (+) (c)	未貼現承保溢利 - 虧損 (虧損) Undiscounted Underwriting Results - Profit/Loss (a)+(b)+(c)	本財政年度中的已支付申索 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結未決申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的虧損開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利申索總額 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中分出的溢利保費毛額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利保費毛額 (-) Reinsurance commission income earned in current financial year on business ceded to reinsurers (-)	與本意外年度分出的溢利申索總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索溢利開支的變動 (+) Changes in ULAE in claims liabilities for all accident years (+)	管理開支 (-) Management expenses (-)	總額 Total	未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)			本財政年度中與過往年度相關的溢利申索的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (+)	總額 Total (b)	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid	已結未決申索準備金的毛額 Gross case outstanding provision ctf	已結未決申索準備金的淨額 Gross case outstanding provision btf	已結未決申索準備金的溢利淨溢利 Net case outstanding provision ctf	已結未決申索準備金的溢利淨溢利 Net case outstanding provision btf	已結未決申索準備金的溢利淨溢利 Gross IBNR provision ctf	已結未決申索準備金的溢利淨溢利 Gross IBNR provision btf	已結未決申索準備金的溢利淨溢利 Net IBNR provision ctf	已結未決申索準備金的溢利淨溢利 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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保險公司名稱	Name of Insurer	一般法律責任 - 其他法律責任 General Liability - Other Liability 董事及高級管理人員責任 Directors & Officers Liability																																					
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保的保單數目 (張/份) Number of policies written in Hong Kong during the year (in unit)	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										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				本財政年度中中支費的淨虧損或淨溢利的變動 (1) Changes in net ultimate claims relating to prior accident years in current financial year (1)	本財政年度中中支費的淨虧損或淨溢利的變動 (2) Changes in net ultimate claims relating to prior accident years in current financial year (2)	本財政年度中中支費的淨虧損或淨溢利的變動 (3) Changes in net ultimate claims relating to prior accident years in current financial year (3)	本財政年度中中支費的淨虧損或淨溢利的變動 (4) Changes in net ultimate claims relating to prior accident years in current financial year (4)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度的已結算未支申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結算未支賠賠申索準備金的變動 Changes in IBNR provision in current financial year								
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利 Gross earned premium in current financial year (+)	本財政年度中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利或溢利 Gross ultimate claims, relating to current accident year (-)	與本意外年度相關的的分出的業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year				未清額利潤的變動 (+) Change in unearned profit (+)	總額 Total (A)	本財政年度中與過往意外年度相關的溢利或溢利 Changes in net ultimate claims relating to prior accident years in current financial year (1)					總額 Total (B)	本財政年度中與過往意外年度相關的溢利或溢利 Changes in net ultimate claims relating to prior accident years in current financial year (1)	總額 Total (C)	本財政年度中與過往意外年度相關的溢利或溢利 Changes in net ultimate claims relating to prior accident years in current financial year (1)	總額 Total (D)	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid	已結算未支申索準備金的結算毛額 Gross case outstanding provision ctf	已結算未支申索準備金的結算淨額 Net case outstanding provision btf	已結算未支申索準備金的結算毛額 Gross case outstanding provision ctf	已結算未支申索準備金的結算淨額 Net case outstanding provision btf	已結算未支賠賠申索準備金的結算毛額 Gross IBNR provision ctf	已結算未支賠賠申索準備金的結算淨額 Net IBNR provision btf	已結算未支賠賠申索準備金的結算毛額 Gross IBNR provision ctf	已結算未支賠賠申索準備金的結算淨額 Net IBNR provision btf
										本財政年度中分出的溢利或溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利或溢利 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的溢利或溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索與其中分配的溢利或溢利 ULAE in claims liabilities for all accident years (1)	管理開支 (-) Management expenses (-)	總額 Total																							
毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	本財政年度中的溢利 Gross earned premium in current financial year (+)	本財政年度中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利或溢利 Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利或溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利或溢利 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的溢利或溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索與其中分配的溢利或溢利 ULAE in claims liabilities for all accident years (1)	管理開支 (-) Management expenses (-)	總額 Total	未清額利潤的變動 (+) Change in unearned profit (+)	總額 Total (A)	本財政年度中與過往意外年度相關的溢利或溢利 Changes in net ultimate claims relating to prior accident years in current financial year (1)	總額 Total (B)	本財政年度中與過往意外年度相關的溢利或溢利 Changes in net ultimate claims relating to prior accident years in current financial year (1)	總額 Total (C)	本財政年度中與過往意外年度相關的溢利或溢利 Changes in net ultimate claims relating to prior accident years in current financial year (1)	總額 Total (D)	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid	已結算未支申索準備金的結算毛額 Gross case outstanding provision ctf	已結算未支申索準備金的結算淨額 Net case outstanding provision btf	已結算未支申索準備金的結算毛額 Gross case outstanding provision ctf	已結算未支申索準備金的結算淨額 Net case outstanding provision btf	已結算未支賠賠申索準備金的結算毛額 Gross IBNR provision ctf	已結算未支賠賠申索準備金的結算淨額 Net IBNR provision btf	已結算未支賠賠申索準備金的結算毛額 Gross IBNR provision ctf	已結算未支賠賠申索準備金的結算淨額 Net IBNR provision btf								
豐利	ABCi	100	(18)	(41)	11	1	106	(18)	(37)	(41)	11	12	(18)	2	(14)	(12)	(1)	20	24	24	0	45	-	-	-	-	-	-	-	38	29	26	26						
五和 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
五和 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
美亞保險香港	AIG Insurance HK	103,090	(19,581)	(58,757)	21,824	1,066	113,899	(19,581)	(66,288)	(64,838)	21,824	36,619	(6,395)	(230)	(24,946)	(25,176)	-	(3,541)	8,434	8,434	-	4,893	53,811	24,046	189,614	75,303	85,268	33,665	350,542	452,065	154,880	209,294							
AIGCS SE	AIGCS SE	99,105	(8,660)	(50,015)	16,517	202	134,172	(12,540)	(4,605)	(65,778)	21,717	178,182	134,121	(165,376)	(19,349)	(184,725)	12,926	79,346	(92,718)	(92,718)	3,075	(10,294)	100,441	99,549	186,670	-	171,439	-	-	-	-	175,798							
世界保險	Allied World	8,337	(1,322)	(2,133)	755	151	7,982	(1,270)	(4,124)	(2,083)	740	1,043	(300)	(135)	(1,945)	(2,080)	-	208	(248)	(248)	-	(40)	119	61	6,269	306	3,526	159	19,141	21,154	15,244	15,343							
安特衛普保險亞洲	Arch Mt Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
亞洲保險	Asia Insurance	-	-	-	-	-	-	-	(4,626)	-	-	-	3,081	3,081	(3)	(3)	-	(1,548)	1,676	1,676	(26)	101	-	-	-	-	-	-	13,316	13,221	4,378	4,509							
亞太利險	ASIA-PACIFIC P&C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
忠意保險	Generali	17,945	(2,114)	(17,945)	5,219	88	25,483	(2,114)	(13,964)	(23,146)	5,123	12,630	(5,393)	533	(1,242)	(709)	(484)	2,819	(5,238)	(5,238)	31	(2,388)	13,948	6,972	87,153	33,824	57,181	23,520	105,851	159,163	41,463	75,523							
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Awo保險	Awo Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
安盛保險 (百慕達)	AXA China (Bermuda)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
安盛香港	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
安盛保險	AXA General	5,723	(954)	(1,178)	298	66	5,790	(985)	(14)	(1,122)	242	(880)	(1)	(5,910)	(5,911)	138	(1,862)	-	-	-	(1)	(1,863)	-	-	14	-	14	-	-	-	-	-	-						
中國集團保險	BOC Group Insurance	7,254	(773)	(8,097)	1,089	53	7,005	(725)	(3,502)	(5,662)	979	2,831	(1,852)	1	(99)	(98)	0	828	705	705	2	1,536	-	-	360	395	359	354	383	388	325	364							
紐約再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
米和再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
巴黎保險	BH&I	59,823	(10,230)	(48,173)	15,202	256	78,774	(10,230)	(39,183)	(63,334)	15,202	31,353	(16,778)	(302)	(8,516)	(8,818)	(1,289)	2,484	(5,357)	(5,357)	(853)	(3,725)	39,817	7,876	1,289	3,044	236	609	202,117	173,653	40,418	34,734							
藍十字	Blue Cross	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
保時保險	botttech Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
保和	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
加州保險	California Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
中廣特保險	CON Captive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
騎士	Chevalier	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
中國交銀保險	China BOCCOM	3,292	(96)	(3,196)	871	24	3,366	(96)	(3,265)	-	899	(2,366)	1	(305)	(304)	12	611	-	-	-	0	611	-	-	75	133	-	-	(5)	-	-	-	-						
中海保險	China Overseas Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
中國太平洋	China Pacific	13,173	(4,003)	(7,382)	3,145	50	11,692	(3,657)	(5,885)	-	2,714	(3,171)	(8)	(845)	(853)	-	4,011	(213)	(213)	-	3,798	-	-	8	1,088	-	(218)	1	264	-	-	5	-						
中國平安	China Ping An	-	-	-	-	-	-	-	-	-	-	-	3	-	3	-	3	27	27	-	30	-	-	-	432	-	27	-	-	-	-	-	-						
中國太平香港	CTP(HK)	1,178	(234)	(1,137)	311	2	1,599	(287)	(1,052)	(1,489)	377	976	(135)	(6)	(389)	(389)	-	(264)	72	72	-	(192)	14	-	5	-	0	-	82	-	3	-							
創興	Chong Hing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
安達	Chubb Insurance	123,394	(22,653)	(66,713)	558	1,032	131,314	(24,566)	(87,039)	(64,176)	602	66,487	2,913	(481)	(20,078)	(20,559)	-	7,062	24,523	24,523	-	26,585	198,686	8,246	64,932	145,783	9,648	15,622	350,324	368,448	50,715	60,022							
安達環球保險	CIGNA Worldwide General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
同濟永隆	CMBWL	1,367	(235)	(1,000)	243	22	1,495	(265)	(275)	(1,177)	286	230	(862)	(6)	(88)	(89)	(5)	201	41	41	(6)	242	-	-	5	5	1	1	276	233	45	41							
中海海保險	CNOOC Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
COFACE	COFACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
合豐	Concord	426	5	(369)	89	19	1,437	(161)	(1,326)	-	270	-	(1,056)	-	(180)	(180)	-	41	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-						
大新保險	Dah Sing Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
East Point Re	East Point Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
EULER HERMES	EULER HERMES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Factory Mutual	Factory Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Falcon Insurance	Falcon Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	1	-	-	16	16	3	3	3	5	1	2	-						
第一美國海運	First American Title	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
FuSure Re	FuSure Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務線劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)

(HK\$'000)

保險公司名稱	Name of Insurer	一般法律責任 - 其他法律責任 General Liability - Other Liability 董事及高級管理人員責任 Directors & Officers Liability																																		
		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																																		
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本意外年度相關的已付出的業務業績 Ceded business result, relating to current accident year										本財政年度中的已支付開支 Expenses incurred in current financial year				未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	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		本財政年度中中數與風險的預計估計溢利 (-) Changes in Risk Margin for claims liabilities in current financial year (-) (c)	未貼現承保業績 - 利潤(或損) Undiscounted Underwriting Results Profit(Loss) (a)+(b)+(-)(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結數但未報結申索準備金的變動 Changes in IBNR provision in current financial year			
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的虧損開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利中數毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利保費毛額 (+) Gross earned premium in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的業務相關的溢利中數毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中數與意外年度分出的溢利開支的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	管理開支 (-) Management expenses (-)	總額 Total	本財政年度中與過往意外年度相關的溢利中數淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (b)	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid			已結未決申索準備金的結轉毛額 Gross case outstanding provision c/f	已結未決申索準備金的淨額 Net case outstanding provision b/f			已結未決申索準備金的溢利淨額 Net case outstanding provision b/f	已結數但未報結申索準備金的結轉毛額 Gross IBNR provision c/f	已結數但未報結申索準備金的淨額 Net IBNR provision b/f	已結數但未報結申索準備金的溢利淨額 Net IBNR provision b/f	已結數但未報結申索準備金的溢利淨額 Net IBNR provision b/f					
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
寶豐	Paofoong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
荷魯	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	324	(25)	(282)	54	5	471	(88)	(204)	(428)	122	167	(139)	(17)	(17)	(0)	22	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-
豐華保險	Pioneer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保誠財險	Prudential (HK) General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
亞士曼聯保	QBE HKSI	31,688	(4,306)	(4,287)	456	368	33,163	(4,385)	(1,186)	(5,033)	658	212	(4,163)	3,552	(9,912)	(6,360)	221	17,296	-	-	-	42,020	42,020	3,347	62,657	1,090	(2,923)	9,022	15,116	8,523	15,116	48,158	87,532	39,427	70,957	
亞士曼聯保保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海再保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	1,497	(314)	(1,497)	398	9	1,525	(320)	-	(1,525)	406	-	(1,119)	-	(111)	(111)	(0)	(26)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Standard Club Asia	Standard Club Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Starr	Starr	48,162	(8,300)	(42,252)	11,312	435	47,046	(8,300)	(24,821)	(41,559)	11,312	19,757	(10,490)	(261)	(5,796)	(6,017)	(2,582)	-	-	-	-	(10,515)	(10,515)	(700)	(13,797)	117,228	11,737	2,519	1,084	313	192	89,417	54,125	19,529	10,647	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	128	(2)	(128)	2	3	54	(2)	(24)	(54)	2	24	(28)	(10)	(10)	-	(10)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	12,206	(2,283)	(11,350)	3,018	69	11,068	(2,012)	(4,557)	(10,292)	2,768	4,136	(3,389)	5	(610)	(605)	147	652	-	-	-	230	230	(315)	568	-	-	-	-	-	-	17,058	14,007	1,840	1,649	
太平洋再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	2,392	(322)	(2,392)	649	35	2,261	(309)	(306)	(2,261)	612	306	(1,343)	-	(338)	(338)	-	(35)	-	-	-	-	-	-	-	-	-	-	-	-	-	306	251	-	-	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯康保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
建安	United Builders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立橋保險	Well Link Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	70,862	(19,113)	(58,605)	20,448	534	53,878	(15,518)	(320)	(43,421)	15,873	243	(27,304)	162	(5,556)	(5,394)	-	5,141	-	-	-	4,529	4,529	239	9,909	182	(2)	568	3,260	145	1,351	2,450	10,619	509	2,433	
ZIGHK	ZIGHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	60,926	(10,257)	(31,050)	10,266	283	60,747	(11,070)	(45,334)	(30,633)	10,652	28,935	8,954	(902)	(8,434)	(9,337)	-	3,960	-	-	-	(6,138)	(6,138)	-	(2,179)	5,694	2,215	11,682	15,597	3,701	4,248	75,675	64,584	(19,825)	(40,694)	
總額	Total	714,007	(123,496)	(437,797)	117,316	5,286	789,709	(126,209)	(330,234)	(464,408)	118,018	406,519	66,129	(164,206)	(127,963)	(291,703)	11,722	113,423	-	-	-	15,891	15,891	4,542	133,817	992,014	171,521	720,223	347,427	390,317	399,420	1,341,719	1,546,189	382,693	723,122	

(港幣千元)
(HK\$'000)

[illegible]

(港幣千元)
(HK\$'000)

(港幣千元)
(HK\$'000)



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

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意外年度保險公司按其業務線劃分的直接業務承保業績

Underwriting Results of Direct Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	金銀損失 - 按揭 Pecuniary Loss - Mortgage 標準按揭 Standard Mortgage																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance				財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business				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										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				本財政年度中的已支付申索賠款 Claims paid in current financial year				本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		與業務相關的佣金毛額 (+) Gross commission, relating to business written (+)		分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)		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)	本財政年度中的溢利保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的虧損開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的最終中數毛額 (-) Gross ultimate claims, relating to current accident year (-)	與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year			本財政年度中的已支付開支 Expenses incurred in current financial year			未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (+)	本財政年度中與過往年度相關的淨變化的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)		總額 Total (-)	本財政年度中與過往年度相關的淨變化的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	未貼現承保業績 - 利潤(或虧損) Undiscounted Underwriting Results - Profit(Loss) (+)(-)(+)(-)	本財政年度中的已支付申索賠款 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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(港幣千元)
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保險公司名稱	Name of Insurer	金融損失 - 按揭 Pecuniary Loss - Mortgage																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance				財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business				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)	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								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				本財政年度中與未來期間的預計估計溢利的變動 Changes in Risk Margin for claims liabilities in current financial year (i)				本財政年度中與未來期間的預計估計溢利的變動 Changes in case outstanding provision in current financial year				本財政年度中與未來期間的預計估計溢利的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
		毛保費 (+) Gross Premium Written (+)		與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)		分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)		與分出的業務相關的再保險佣金毛額 (+) Reinsurance commission, relating to business ceded to reinsurers (+)			本財政年度中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)		本財政年度中的溢利 溢利毛額 (-) Gross acquisition expenses incurred in current financial year (-)		與本意外年度相關的溢利 溢利毛額 (+) Gross ultimate claims, relating to current accident year (+)		本財政年度中分出的溢利 保費毛額 (-) Premium earned in current financial year on business ceded to reinsurers (-)		本財政年度中分出的溢利 再保險佣金毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)		與本意外年度相關的業務相關的溢利中溢利 溢利毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)		總額 Total		所有意外年度的中溢利 溢利中溢利 溢利毛額 (-) ULAE in claims liabilities for all accident years (-)		管理開支 Management expenses (-)		總額 Total		未滿期利潤的變動 (+) Change in unearned profit (+)		總額 Total (a)		本財政年度中與過往年度相關的溢利中溢利 溢利中溢利 溢利毛額 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)		總額 Total (b)		本財政年度中與未來期間的預計估計溢利的變動 Changes in Risk Margin for claims liabilities in current financial year (i)		本財政年度中與未來期間的預計估計溢利的變動 Changes in case outstanding provision in current financial year		本財政年度中與未來期間的預計估計溢利的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	金錢損失、信貸及其他 Pecuniary Loss - Credit & Others																																				
		信貸及擔保 Credit & Suretyship																																				
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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										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										本財政年度中 中支與風險的 淨地位計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)		本財政年度中 中支與風險的 淨地位計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)		本財政年度的已結未決中支準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未報帳中支準備金的變動 Changes in IBNR provision in current financial year			
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business			與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year										本財政年度中 中支與風險的 淨地位計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)										本財政年度中 中支與風險的 淨地位計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)		本財政年度中 中支與風險的 淨地位計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)		本財政年度的已結未決中支準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未報帳中支準備金的變動 Changes in IBNR provision in current financial year			
		毛保費 (+) Gross Premium Written (+)	向再保險相關的 佣金毛額 (c) Gross commission, relating to business written (c)	分出給再保險公司的 保費 (c) Premium written, ceded to reinsurers (c)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的毛額 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的毛額 開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度 相關的最終 中支毛額 (c) Gross ultimate claims, relating to current accident year (c)	本財政年度中分出的 溢利保費 (c) Premium earned in current financial year on business ceded to reinsurers (c)	本財政年度中分出再保險的 已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的 風險相關的最終中支總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支 與度中支分出的 理想開支的變動 (c) Changes in ULAE in claims liabilities for all accident years (c)	管理開支 (-) Management expenses (-)	總額 Total	未減除利潤 的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往意外年度相關的 淨地位計總額 的變動 (c) Changes in net ultimate claims relating to prior accident years in current financial year (c)	總額 Total (b)	本財政年度中 中支與風險的 淨地位計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	已支付中支毛額 Gross claim paid	已支付中支淨額 Net claim paid	已結未決中支準備金的 毛總額 Gross case outstanding provision cff	已結未決中支準備金的 淨總額 Gross case outstanding provision bff	已結未決中支準備金的 淨總額 Net case outstanding provision cff	已結未決中支準備金的 淨總額 Net case outstanding provision bff	已結數但未報帳中支 準備金的結轉毛總額 Gross IBNR provision cff	已結數但未報帳中支 準備金的承前毛總額 Gross IBNR provision bff	已結數但未報帳中支 準備金的結轉淨總額 Net IBNR provision cff	已結數但未報帳中支 準備金的承前淨總額 Net IBNR provision bff							

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		其他 Others																																		
		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																																		
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本意外年度相關的溢利或虧損 Ceded business result, relating to current accident year										本財政年度中的已支付開支 Expenses incurred in current financial year				未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	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		本財政年度中 中支費用的 變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	未貼現承保 溢利 - 虧損(或虧) Undiscounted Underwriting Results - Profit(Loss) (a)+(b)+(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度中的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結未決申索準備金的變動 Changes in IBNR provision in current financial year			
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度中的虧損 開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利或虧損 中支毛額 (-) Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的業務相關的溢利或虧損 中支毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支費用中分出的溢利開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	本財政年度中與過往年度相關的溢利或虧損 淨溢利或虧損 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (b)	已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid			已結未決申索準備金的溢利毛額 Gross case outstanding provision ctf	已結未決申索準備金的溢利毛額 Gross case outstanding provision btf			已結未決申索準備金的溢利淨額 Net case outstanding provision ctf	已結未決申索準備金的溢利淨額 Net case outstanding provision btf	已結未決申索準備金的溢利淨額 Gross IBNR provision ctf	已結未決申索準備金的溢利淨額 Gross IBNR provision btf	已結未決申索準備金的溢利淨額 Net IBNR provision ctf	已結未決申索準備金的溢利淨額 Net IBNR provision btf				
Munich Re	Munich Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
寶豐	Paotung	846	(230)	(219)	51	4,604	808	(217)	(272)	(218)	52	14	(152)	(8)	(94)	(95)	30	102	146	146	(3)	244	91	91	58	69	58	69	273	229	254	222	-	-	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
香港	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	1,023	(185)	(262)	112	689	1,058	(195)	(199)	(270)	114	51	(105)	-	(93)	(93)	6	472	-	-	472	-	-	-	200	-	-	140	-	1,237	-	964	-	-	-	
豐華保險	Pioneer	85	(18)	(17)	8	17	143	(30)	-	(17)	10	-	(7)	1	(61)	(60)	-	46	4	4	-	50	-	-	-	-	-	-	7	9	7	8	-	-	-	
保誠財險	Prudential (HK) General	14,838	(5,064)	(36)	20	368,104	14,131	(4,836)	(3,969)	(39)	21	2	(16)	(15)	(2,812)	(2,827)	-	2,484	183	183	2,667	3,388	3,386	1,584	1,201	1,580	1,198	582	569	582	567	-	-	-		
亞士璧聯保	QBE HKSI	25,707	(5,511)	(10,250)	234	8,211	23,904	(4,944)	(11,449)	(8,372)	298	4,769	(3,305)	1,151	(278)	873	322	5,401	8,452	8,452	1,319	15,172	8,821	8,478	7,079	13,185	6,998	12,782	6,047	5,067	4,748	4,764	-	-	-	
亞士璧聯保保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海電氣保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	4,052	(609)	(410)	182	11	4,862	(611)	(8,221)	(410)	182	5,226	4,998	(229)	(291)	(520)	14	(277)	56	56	(342)	(563)	303	82	93	18	27	2	16,756	9,896	3,254	421	-	-	-	
Standard Club Asia	Standard Club Asia	18,040	(2,520)	(13,891)	1,042	87	15,322	(2,140)	(5,310)	(11,798)	885	4,801	(6,112)	41	(1,635)	(1,594)	217	383	(225)	(225)	-	158	9,183	918	-	4,846	-	485	2,861	(165)	290	(11)	-	-	-	
Starr	Starr	4	-	(2)	1	1	4	-	(23)	(2)	1	23	22	-	(1)	(1)	-	1	16	16	1	17	-	-	-	-	-	-	47	31	-	16	-	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	1,426	(9)	(1,289)	346	232	1,230	(9)	(57)	(1,130)	346	57	(727)	-	(117)	(117)	4	324	-	-	324	-	-	3	3	-	-	58	324	-	-	-	-	-	-	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
泰亞再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	1,660	(253)	(680)	80	2,375	1,644	(253)	(91)	(682)	81	8	(593)	-	(256)	(256)	-	451	93	93	544	10	10	-	20	-	20	81	81	73	73	-	-	-	-	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯德保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	0	-	(15)	-	4	0	-	(0)	(15)	-	0	(15)	-	(0)	(0)	(15)	(31)	-	-	(31)	-	-	-	-	-	-	-	0	-	-	-	-	-	-	
建安	United Builders	219	(30)	(108)	26	4	220	(37)	(118)	(109)	26	55	(28)	(22)	(24)	(46)	(4)	(13)	(100)	(100)	(29)	(143)	-	-	-	-	-	336	-	163	-	-	-	-	-	
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立橋保險	Well Link Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	1,457	(32)	(1,218)	204	1	391	76	(1,836)	(546)	108	730	292	(47)	(540)	(587)	-	(1,663)	(2,350)	(2,350)	(181)	(4,204)	-	(1)	433	-	257	1,322	-	624	-	-	-	-	-	
ZIGHK	ZIGHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	26,429	(6,267)	(12,184)	4,216	-	26,840	(6,248)	(7,703)	(12,161)	4,052	2,877	(5,232)	(1,357)	(3,727)	(5,083)	-	2,574	(952)	(952)	1,622	1,305	899	1,100	1,100	734	720	19,716	18,076	10,884	6,021	-	-	-	-	
總額	Total	207,467	(42,796)	(89,440)	19,991	441,832	207,972	(41,207)	(89,397)	(85,542)	18,400	27,540	(39,603)	(299)	(33,158)	(33,456)	(4,467)	19,858	11,088	11,088	381	31,327	53,282	36,656	15,709	37,786	12,711	23,897	88,990	80,117	41,276	34,696	-	-	-	

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(港幣千元)
(HK\$'000)

(港幣千元)
(HK\$'000)

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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務總劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	汽車 Motor Vehicle																														
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保的保單數目 (保單數) Number of policies written in Hong Kong during the year (in unit)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year										本財政年度中與過往年度相關的淨未貼現最佳估計合併業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		本財政年度中中收與應計的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	未貼現淨保單總額，有或(虧損) Underwriting Results - Profit/(Loss) (a)+(b)+(c)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year					
							與本意外年度相關的淨業務業績 Ceded business result, relating to current accident year					本財政年度中的已支付開支 Expenses incurred in current financial year																				
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	再保攤銷金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中溢利中的溢利 Gross earned premium in current financial year (+)	本財政年度中溢利中的溢利 Gross acquisition expenses incurred in current financial year (+)	與本意外年度相關的溢利中的溢利 Gross ultimate claims, relating to current accident year (+)	本財政年度中分出的溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的溢利 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中收與應計中未分配的溢利總額的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未滿期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往意外年度相關的最終中收淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)			總額 Total (b)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的結轉毛額 Gross case outstanding provision c/f	已結未決申索準備金的當前毛額 Gross case outstanding provision b/f	已結未決申索準備金的結轉淨額 Net case outstanding provision c/f	已結未決申索準備金的當前淨額 Net case outstanding provision b/f	已結數但未報賠申索準備金的結轉毛額 Gross IBNR provision c/f	已結數但未報賠申索準備金的當前毛額 Gross IBNR provision b/f	已結數但未報賠申索準備金的結轉淨額 Net IBNR provision c/f	已結數但未報賠申索準備金的當前淨額 Net IBNR provision b/f	
新印度	New India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OneDegree	OneDegree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋保險	Pacific Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
寶豐	Paofoong	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PartnerRe Europe	PartnerRe Europe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
鼎泰	Peak Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中國人保 (香港)	PICC (HK)	180	(27)	(17)	-	-	194	(29)	(109)	(17)	-	7	(10)	(3)	(41)	(44)	(7)	(8)	25	25	-	19	53	53	118	29	118	29	194	46	202	45
豐亨保險	Pioneer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
保誠財險	Prudential (HK) General	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
亞士蘭聯保	QBE HKSI	51	-	-	-	-	44	-	272	-	-	-	245	(70)	175	-	491	1,665	1,665	324	2,480	1	1	-	-	-	-	-	-	-	-	
亞士蘭按揭保險(亞洲)	QBE MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
法國再保險	SCOR Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
上海再保險	SEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Shipowners' Mutual	Shipowners' Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
中石化保險	SIL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
日本財險(香港)	Sompo Insurance (HK)	118	(34)	(9)	-	-	125	(35)	(75)	(9)	-	-	(9)	5	(8)	(4)	(1)	2	47	47	7	56	85	85	110	60	110	60	173	279	179	286
Standard Club Asia	Standard Club Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Starr	Starr	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
新鴻基	Sun Hung Kai	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞士再保險 (亞洲)	Swiss Re (Asia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
瑞再集團	Swiss Re Int'l SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
太平洋再保險	TPRe	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
鼎加	Target	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京再保險	Toa Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
東京海上火災 (香港)	TMF (HK)	364	(106)	(18)	-	-	343	(99)	(222)	(18)	-	10	(8)	(74)	(74)	-	(60)	155	155	-	95	9	9	37	76	37	76	222	127	212	124	
Transatlantic Re	Transatlantic Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
三聯	Trinity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
聯保保險協會	TT Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
德高	Tugu	-	-	-	-	-	1	(0)	(0)	-	-	-	(0)	-	(0)	0	1	-	(0)	1	-	-	-	-	-	-	-	0	-	0	-	
建安	United Builders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
UK P&I Club	UK P&I Club	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
立橋保險	Well Link Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West of England	West of England	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XL Insurance	XL Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ZORHK	ZORHK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
蘇黎世保險	Zurich Insurance	-	-	-	-	-	31	(7)	-	(8)	4	-	(5)	(4)	(4)	-	14	-	-	14	-	-	-	-	-	-	-	8	-	8	8	
總額	Total	112,086	(35,496)	(45,230)	13,937	-	114,744	(35,409)	(96,454)	(42,580)	13,924	23,671	(4,985)	(889)	(16,646)	(17,535)	2,864	3,224	(2,084)	(2,084)	(687)	593	97,348	35,472	93,997	95,508	63,244	63,136	127,252	130,214	91,803	90,377

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(港幣千元)
(HK\$1000)

香港—般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
重外年度保險公司按其業務線劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	船舶、航空及運輸 Marine, Aviation, and Transport Ships																															
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	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										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		本財政年度中 中宏集團的 溢利估計變動 的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (+) (a)-(b)-(c)	本財政年度中 中宏集團的 溢利估計變動 的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (+) (a)-(b)-(c)	本財政年度中的已償付中宏賠款 Claims paid in current financial year		本財政年度中的已結未決中宏準備金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結未決未報賠款中宏準備金的變動 Changes in IBNR provision in current financial year						
							與本業務外年度相關的溢利 Ceded business result, relating to current accident year					本財政年度中的已支付開支 Expenses incurred in current financial year																					
							本財政年度 中的溢利 Gross earned premium in current financial year (+)	本財政年度 中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本業務外年度 相關的溢利 Gross ultimate claims, relating to current accident year (-)	本財政年度中分出 的溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出再保險的 已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的 業務相關的溢利中宏賠款 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有與本業務外年度 相關的溢利中宏賠款 ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total															未減除溢利 的變動 (+) Change in unearned profit (+)	總額 Total (a)	
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (+) Gross commission, relating to business written (+)	分出給再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	本財政年度 中的溢利 Gross earned premium in current financial year (+)	本財政年度 中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本業務外年度 相關的溢利 Gross ultimate claims, relating to current accident year (-)	本財政年度中分出 的溢利 Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出再保險的 已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本業務外年度分出的 業務相關的溢利中宏賠款 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有與本業務外年度 相關的溢利中宏賠款 ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未減除溢利 的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往年度相關 的溢利中宏 淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (b)	已償付中宏毛額 Gross claim paid	已償付中宏淨額 Net claim paid	已結未決中宏準備金 的毛額 Gross case outstanding provision ctf	已結未決中宏準備金 的淨額 Gross case outstanding provision btf	已結未決中宏準備金 的毛額 Gross case outstanding provision ctf	已結未決中宏準備金 的淨額 Gross case outstanding provision btf	已結未決未報賠款中宏 準備金的毛額 Gross IBNR provision ctf	已結未決未報賠款中宏 準備金的毛額 Gross IBNR provision btf	已結未決未報賠款中宏 準備金的淨額 Net IBNR provision ctf	已結未決未報賠款中宏 準備金的淨額 Net IBNR provision btf				
農銀	ABCi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
友邦 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
友邦 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
美亞保險香港	AIG Insurance HK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGCS SE	AGCS SE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
世聯保險	Allied World	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安特復得保險亞洲	Arch Ml Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
亞洲保險	Asia Insurance	1,673	(327)	(903)	41	-	1,861	(429)	(1,067)	(968)	44	697	(227)	(42)	(17)	(59)	3	81	66	66	5	152	552	528	1,337	1,759	432	996	2,120	716	771	431	-
亞太財險	ASIA-PACIFIC P&C	-	-	-	-	-	-	-	-	-	-	-	5	-	5	-	5	12	12	1	17	-	-	3	3	2	2	-	95	-	-	12	-
意聯保險	Generali	7,823	(1,600)	(7,776)	2,252	-	8,162	(1,600)	(2,987)	(8,115)	694	2,977	(4,444)	50	(542)	(492)	(27)	(1,388)	(3,172)	(3,172)	519	(4,041)	12,253	7,581	10,381	16,519	4,380	8,799	2,408	1,808	55	-	-
Gard P&I	Gard P&I	57,988	(3,649)	(26,333)	4,322	-	49,829	(5,050)	(11,346)	(24,293)	3,715	1,528	(19,050)	-	(953)	(953)	(1,139)	12,291	(516)	(516)	(265)	11,510	5,300	5,283	2,059	-	1,544	4,677	-	3,508	-	-	
Skuld	Skuld	105,332	(7,899)	(78,281)	5,735	-	87,320	(6,549)	(265,801)	(70,066)	4,914	236,269	171,117	498	(16,181)	(15,683)	-	(29,596)	(5,490)	(5,490)	-	1,132	2,766	216,018	15,310	45,680	3,762	64,949	9,548	13,239	2,044	-	
ADyC	ADyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Avo保險	Avo Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛保險 (百慕達)	AXA China (Bermuda)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛金融	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
安盛保險	AXA General	2,171	(772)	(153)	-	-	2,239	(792)	(1,464)	(153)	1	111	(41)	(86)	(425)	(511)	(93)	(862)	(651)	(651)	(177)	(1,490)	7	7	1,117	99	1,117	99	880	12	951	12	-
中銀集團保險	BOC Group Insurance	11,296	(2,079)	(2,289)	129	-	11,960	(2,195)	(15,547)	(2,289)	129	2,976	815	(140)	(681)	(822)	972	(4,817)	(4,149)	(4,149)	(84)	(9,050)	14,841	14,098	28,035	33,714	26,557	32,652	42,404	34,201	41,586	32,970	-
維和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
永和再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Berkley Insurance	Berkley Insurance	250	(55)	(87)	20	-	246	(69)	(65)	(90)	22	21	(47)	(4)	(36)	(40)	-	25	(46)	(46)	-	(21)	86	52	300	187	151	95	133	175	82	98	-
巴黎保險	BHSI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
新十字	Blue Cross	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
保時保險	boltech Insurance	936	(275)	(139)	-	-	966	(428)	(27)	(139)	-	(8)	(139)	(8)	(46)	(53)	(7)	311	(208)	(208)	(13)	89	457	457	451	675	451	675	44	42	44	42	-
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
保柏	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
加州保險	California Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
中廣務保險	CGN Captive	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其士	Chevalier	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
中國交銀保險	China BOCOM	52	(10)	-	-	-	23	(5)	(8)	-	-	6	6	(2)	(5)	(7)	(2)	8	(5)	(5)	(2)	2	-	104	-	-	-	42	-	6	-	-	-
中海保險	China Overseas Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
中國太平洋	China Pacific	528	(51)	(401)	42	-	539	(52)	(720)	(431)	47	207	(177)	(53)	(5)	(58)	(468)	(368)	(368)	-	(836)	197	39	1,746	1,185	1,013	651	289	(284)	203	(276)	-	-
中國平安	China Ping An	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
中國太平香港	CTP(HK)	1,564	(349)	(737)	182	-	1,503	(334)	(1,314)	(681)	168	481	(32)	61	(125)	(64)	(240)	3,101	3,101	-	2,861	403	249	95	410	56	253	37,854	45,576	24,194			



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

重外年度保險公司按其業務線劃分的分入再保險業務承保業績

Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

保險公司名稱	Name of Insurer	船舶、航空及運輸 Marine, Aviation, and Transport 船舶 Ships																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	與本意外年度相關的 Ceded business result, relating to current accident year													本財政年度中的已支付開支 Expenses incurred in current financial year				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		本財政年度中 中支業務的 溢利估計總額 的變動 (c) Changes in Risk Margin for claims liabilities in current financial year (c)	未貼現承保 業績 - 有損(或益) Undiscounted Underwriting Results - Profit(Loss) (d)=(b)+(c)	本財政年度中的已支付中支賠款 Claims paid in current financial year		本財政年度中的已結未決中支賠款金的變動 Changes in case outstanding provision in current financial year				本財政年度中的已結未決中支賠款中支賠款金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (s) Gross commission, relating to business written (s)	分出給再保險公司 的保費 (s) Premium written, ceded to reinsurers (s)	與分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度 中的溢利 總支毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的溢利 總支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度 相關的溢利 總支毛額 (-) Gross ultimate claims, relating to current accident year (s)	本財政年度中分出 的溢利總支毛額 (s) Premium earned in current financial year on business ceded to reinsurers (s)	本財政年度中 已結未決中支賠款 的溢利總支毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的 業務相關的溢利總支毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中支 業務中未分配 溢利總支毛額 (s) ULAE in claims liabilities for all accident years (s)	管理開支 (-) Management expenses (-)	總額 Total	未減除溢利 的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往年度相關 的溢利總支毛額 (s) Changes in net ultimate claims relating to prior accident years in current financial year (s)	總額 Total (b)	已支付中支賠款 Gross claim paid	已支付中支淨額 Net claim paid	已結未決中支賠款 的溢利總支毛額 Gross case outstanding provision ctf	已結未決中支賠款 的溢利總支毛額 Net case outstanding provision btf	已結未決中支賠款 的溢利總支毛額 Gross IBNR provision ctf			已結未決中支賠款 的溢利總支毛額 Net IBNR provision btf	已結未決中支賠款中 支賠款金的溢利總支毛額 Gross IBNR provision ctf	已結未決中支賠款中 支賠款金的溢利總支毛額 Gross IBNR provision btf	已結未決中支賠款中 支賠款金的溢利總支毛額 Net IBNR provision ctf	已結未決中支賠款中 支賠款金的溢利總支毛額 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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(港幣千元)
(HK\$'000)



香港—般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

意外年度保險公司按其業務總劃分的分入再保險業務承保業績

Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	船舶、航空及運輸 Marine, Aviation, and Transport																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance				財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business				該年度在港承保的保單數目 (個位數) Number of policies written in Hong Kong during the year (in unit)	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										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				本財政年度中與未來期間的風險估計相關的變動 Changes in Risk Margin for claims liabilities in current financial year (+) (-)				本財政年度中已支付中索賠款 Claims paid in current financial year				本財政年度中已結未決中索賠款的變動 Changes in case outstanding provision in current financial year				本財政年度中已結未決中索賠款的變動 Changes in case outstanding provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
		毛保費 (+) Gross Premium Written (+)		與業務相關的佣金毛額 (+) Gross commission, relating to business written (+)		分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)		與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)			本財政年度中的溢利 Gross earned premium in current financial year (+)		本財政年度中的虧損 Gross acquisition expenses incurred in current financial year (-)		與本意外年度相關的溢利 Gross ultimate claims, relating to current accident year (+)		本財政年度中分出的溢利 Premium earned in current financial year on business ceded to reinsurers (-)		本財政年度中分出的溢利 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)		與本意外年度分出的業務相關的溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)		總額 Total		所有意外年度的中索與意外年度中的溢利 ULAE in claims liabilities for all accident years (+)		管理開支 (-) Management expenses (-)		總額 Total		未減除利潤的變動 (+) Change in unearned profit (+)		總額 Total (a)		本財政年度中與過往年度相關的溢利 Changes in net ultimate claims relating to prior accident years in current financial year (-)		總額 Total (b)		本財政年度中與未來期間的風險估計相關的變動 Changes in Risk Margin for claims liabilities in current financial year (+) (-)		已支付中索毛額 Gross claim paid		已支付中索淨額 Net claim paid		已結未決中索賠款的毛額 Gross case outstanding provision ctf		已結未決中索賠款的淨額 Gross case outstanding provision btf		已結未決中索賠款的淨額 Gross case outstanding provision ctf		已結未決中索賠款的淨額 Gross case outstanding provision btf		已結未決中索賠款的淨額 Gross IBNR provision ctf		已結未決中索賠款的淨額 Gross IBNR provision btf		已結未決中索賠款的淨額 Net IBNR provision ctf		已結未決中索賠款的淨額 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
		毛保費 (+) Gross Premium Written (+)		與業務相關的佣金毛額 (+) Gross commission, relating to business written (+)		分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)		與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)			本財政年度中的溢利 Gross earned premium in current financial year (+)		本財政年度中的虧損 Gross acquisition expenses incurred in current financial year (-)		與本意外年度相關的溢利 Gross ultimate claims, relating to current accident year (+)		本財政年度中分出的溢利 Premium earned in current financial year on business ceded to reinsurers (-)		本財政年度中分出的溢利 Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)		與本意外年度分出的業務相關的溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)		總額 Total		所有意外年度的中索與意外年度中的溢利 ULAE in claims liabilities for all accident years (+)		管理開支 (-) Management expenses (-)		總額 Total		未減除利潤的變動 (+) Change in unearned profit (+)		總額 Total (a)		本財政年度中與過往年度相關的溢利 Changes in net ultimate claims relating to prior accident years in current financial year (-)		總額 Total (b)		本財政年度中與未來期間的風險估計相關的變動 Changes in Risk Margin for claims liabilities in current financial year (+) (-)		已支付中索毛額 Gross claim paid		已支付中索淨額 Net claim paid		已結未決中索賠款的毛額 Gross case outstanding provision ctf		已結未決中索賠款的淨額 Gross case outstanding provision btf		已結未決中索賠款的淨額 Gross case outstanding provision ctf		已結未決中索賠款的淨額 Gross case outstanding provision btf		已結未決中索賠款的淨額 Gross IBNR provision ctf		已結未決中索賠款的淨額 Gross IBNR provision btf		已結未決中索賠款的淨額 Net IBNR provision ctf		已結未決中索賠款的淨額 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

保險公司名稱 Name of Insurer		財產損壞 Property Damage																																	
		本財政年度中與本外年度相關的淨未結賬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										本財政年度中的已支付開支 Expenses incurred in current financial year					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結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year			本財政年度中 未結賬淨溢利 的變動 (c) Changes in Risk Margins for claims liabilities in current financial year (c)	本財政年度中 未結賬淨溢利 的變動 (d) Results - Profit/(loss) (d)=(b)-(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year					本財政年度的已結未決申索準備金的變動 Changes in IBNR provision in current financial year						
		與本意外年度相關的分出的業務結果 Ceded business result, relating to current accident year										本財政年度中的已支付開支 Expenses incurred in current financial year					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結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year																		
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	分出的再保險公司 的保費 (-) Premium written, ceded to reinsurers (-)	再保險公司相關的 再保費佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	該年度在香港承保 的保單數目 (個) Number of policies written in Hong Kong during the year (in unit)	本財政年度 中的溢利 保費毛額 (+) Gross earned premium in current financial year (+)	本財政年度 中的溢利 保費毛額 (-) Gross acquisition expenses incurred in current financial year (-)	與本意外年度 相關的溢利 保費毛額 (+) Gross ultimate claims, relating to current accident year (+)	本財政年度中分出的 溢利保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	本財政年度中分出的 溢利保費 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的 業務結果相關的溢利中 溢利毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的申索 與度中未分配的 溢利保費的總數 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未過期利潤 的變動 (+) Change in unearned profit (+)	總額 Total (a)	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結果 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	總額 Total (b)		已支付申索毛額 Gross claim paid	已支付申索淨額 Net claim paid	已結未決申索準備金 的結轉 毛額 Gross case outstanding provision ctf	已結未決申索準備金 的溢利 淨額 Gross case outstanding provision btf	已結未決申索準備金 的溢利 淨額 Net case outstanding provision ctf	已結未決申索準備金 的溢利 淨額 Net case outstanding provision btf	已結未決申索準備金 的溢利 淨額 Gross IBNR provision ctf	已結未決申索準備金 的溢利 淨額 Net IBNR provision btf	已結未決申索準備金 的溢利 淨額 Gross IBNR provision ctf	已結未決申索準備金 的溢利 淨額 Net IBNR provision btf				
廣利	ABCi	75,124	(22,484)	(72,898)	29,088	-	87,314	(22,484)	(57,064)	(84,098)	29,088	55,397	386	(3,543)	(10,277)	(13,820)	(268)	(5,935)	376	376	(104)	(5,664)	39,452	2,701	72,048	60,904	1,269	1,424	79,748	83,206	4,713	5,968			
友邦 (香港)	AIA (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
友邦 (國際)	AIA International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
美亞保險香港	AIG Insurance HK	20,879	(3,411)	(11,452)	4,407	-	16,370	(3,411)	(2,766)	(8,961)	4,407	1,517	(3,057)	97	(5,309)	(5,212)	-	1,924	332	332	2,256	8,581	528	16,532	24,091	1,191	1,114	1,345	793	609	297				
AGCS SE	AGCS SE	332,208	(30,943)	(159,774)	33,412	-	290,224	(29,497)	(334,555)	(160,833)	30,036	74,978	(55,819)	(7,496)	(64,407)	(71,903)	23,156	(178,394)	57,472	57,472	2,585	(118,337)	82,441	22,406	395,327	383,662	225,726	85,286	159,387	134,437	101,311	62,052			
世聯保險	Allied World	48,917	(7,257)	(21,316)	7,578	-	50,528	(7,678)	(17,599)	(21,247)	7,359	9,174	(4,714)	821	(8,968)	(8,147)	-	12,390	6,165	6,165	-	18,555	77,883	18,680	48,037	187,314	28,155	41,871	6,976	12,193	3,058	5,962			
安得保險亞洲	Arch MI Asia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
亞洲保險	Asia Insurance	34,190	(6,617)	(20,368)	2,931	-	34,928	(8,290)	(15,390)	(20,631)	2,949	10,969	(6,712)	949	(302)	647	(54)	5,169	13,431	13,431	1,855	20,455	8,509	2,849	28,049	27,747	9,265	9,371	15,647	42,914	6,556	18,309			
亞太財險	ASIA-PACIFIC P&C	20,164	(3,936)	(10,130)	3,065	-	22,623	(5,929)	(5,139)	(11,229)	3,412	2,508	(5,308)	113	(2,749)	(2,635)	(380)	3,233	(4,805)	(4,805)	(589)	(2,161)	15,466	9,325	13,325	15,648	7,539	8,986	11,567	9,593	6,581	7,035			
宏利保險	General	838,633	(152,400)	(673,831)	171,569	-	814,241	(170,968)	(416,007)	(627,652)	161,859	330,959	(134,834)	(2,452)	(58,063)	(60,515)	(4,695)	27,222	(97,575)	(97,575)	(11,656)	(82,009)	321,851	98,895	791,112	673,959	265,805	203,138	311,759	247,812	77,124	56,064			
Gard P&I	Gard P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Skuld	Skuld	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
ACyC	ACyC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Axa保險	Axa Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
宏利保險 (百慕達)	AXA China (Bermuda)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
宏利保險	AXA China (HK)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
宏利保險	AXA General	21,990	(2,152)	(15,144)	3,556	-	21,314	(2,030)	(4,316)	(14,810)	3,474	2,687	(8,648)	(80)	(4,172)	(4,252)	37	2,104	12,825	12,825	1,669	16,598	12,382	6,277	28,226	24,857	13,127	11,654	39,190	59,868	21,650	40,596			
中銀集團保險	BOC Group Insurance	37,195	(10,399)	(34,302)	13,238	-	41,484	(11,213)	(4,148)	(7,322)	14,246	3,732	(19,343)	4	(293)	(289)	(802)	5,687	(1,098)	(1,098)	43	4,633	30,169	1,614	80,827	93,064	18,547	18,448	54,872	86,486	20,036	20,236			
維和再保	BC Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
永明再保	BE Re	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Berkley Insurance	Berkley Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
巴黎保險	BH&I	6,185	(575)	(4,993)	1,209	-	11,669	(575)	(8,636)	(9,380)	1,209	6,908	(1,263)	(28)	(910)	(938)	(225)	32	681	681	(4)	709	5,138	1,028	6,043	10,950	1,209	2,190	10,693	5,691	2,139	1,138			
藍十字	Blue Cross	7,764	(2,020)	(4,088)	960	-	7,042	(2,020)	(561)	(3,827)	960	1,543	(1,324)	-	(3,091)	(3,091)	-	46	(1,777)	(1,777)	(248)	(1,978)	800	85	10,567	10,745	810	420	217	207	381	63			
保特保險	boltech Insurance	9,409	(1,916)	(2,387)	541	-	9,505	(3,410)	(1,332)	(4,574)	1,596	272	(2,706)	(42)	(418)	(457)	(397)	1,201	(90)	(90)	(200)	911	3,245	380	15,412	14,700	2,647	1,858	12	398	2	20			
Britannia Europe P&I	Britannia Europe P&I	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
保柏	Bupa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
加州保險	California Insurance	76	-	-	-	-	76	-	-	-	-	-	-	(8)	-	(8)	-	76	(2)	(2)	(3)	74	-	-	-	-	-	2	-	0	-	0			
中廣核保險	CGN Captive	281,437	(37,269)	(95,910)	32,245	-	295,619	(42,040)	(13,756)	(135,176)	39,018	935	(95,222)	(34)	(12,638)	(12,978)	-	131,621	20,597	20,597	-	152,218	24,867	(2,273)	86,396	106,778	54,253	59,245	5,333	6,873	4,398	4,908			
其士	Chevalier	296	(28)	(75)	10	-	333	(21)	(160)	(53)	7	92	46	3	(54)	(52)	(47)	105	80	80	6	186	275	41	114	329	4	33	71	97					

(港幣千元)
(HK\$1000)

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
重外年度保險公司按其業務總劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱 Name of Insurer		僱員補償 Employees' Compensation																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
		財政年度保費收入及佣金 - 主減再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance				財政年度分出的保費和分出的再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business				該年度在香港承保的保單數目 (保單數) Number of policies written in Hong Kong during the year (in unit)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year																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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
		重保費 (+) Gross Premium Written (+)		與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)		分出的再保險公司的保費 (-) Premium written, ceded to reinsurers (-)		再保險佣金, 再保險公司的保費 (-) Reinsurance commission, relating to business ceded to reinsurers (-)			與本重外年度相關的淨未貼現最佳估計綜合業務業績 Ceded business result, relating to current accident year				本財政年度中的已支付開支 Expenses incurred in current financial year				未通融利潤的虧損 (+) Change in unearned profit (+)	總額 Total (a)	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		本財政年度中中保費的溢利估計值 Changes in Risk Margin for claims liabilities in current financial year (+) (c)	本貼現淨保單總額 - 有/無(虧損) Undiscounted Underwriting Results - Profit/(Loss) (a)+(b)+(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決申索準備金的變動 Changes in IBNR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

(港幣千元)
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香港一般業務的臨時統計數字
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二零二四年一月至十二月
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重外年度保險公司按其業務線劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(貨幣單位: 千元)
(HK\$'000)

保險公司名稱 Name of Insurer		一般法律責任 General Liability																																																																																																							
		財政年度保費收入及佣金 - 主減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance				財政年度分出的保費和分出的再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business				該年度在香港承保的保單數目 (按公約) Number of policies written in Hong Kong during the year (in unit)	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year														本財政年度中與過往年度相關的淨未貼現最佳估計總額合數業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		本財政年度中與本年度相關的風險溢利 Changes in Risk Margin for claims liabilities in current financial year (c)	本財政年度中與本年度相關的未貼現淨溢利 Results - Profit (loss) (a)+(b)+(c)	本財政年度中的已支付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未獲賠申索準備金的變動 Changes in IBNR provision in current financial year																																																																						
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出的再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	與再保險相關的再保費佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year		本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, relating to current accident year	本財政年度中與本年度相關的淨未貼現最佳估計總額合數業務業績 Ceded business result, 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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	一般法律責任 General Liability																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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							與本意外年度相關的淨未貼現最佳估計綜合業務結果 Ceded business result, relating to current accident year				本財政年度中的已承付開支 Expenses incurred in current financial year				未溢利利潤的變動 (+) Change in unearned profit (+)				總額 Total (a)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
		毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出自再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	再分出的再保費用金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中的溢利 Gross earned premium in current financial year (+)	本財政年度中的溢利 Gross acquisition expenses incurred in current financial year (-)	與本意外年度相關的溢利 Gross ultimate claims, relating to current accident year (-)	本財政年度中分出的溢利 Premium earned in current financial year on business ceded to reinsurers (-)	與本意外年度分出的溢利 Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中收與溢利中未分配的溢利總支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未溢利利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往意外年度相關的淨溢利總支的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)		總額 Total (b)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的結轉毛額 Gross case outstanding provision ctf	已結未決申索準備金的淨溢利 Gross case outstanding provision btf	已結未決申索準備金的淨溢利 Net case outstanding provision ctf	已結未決申索準備金的淨溢利 Net case outstanding provision btf	已結未決申索準備金的溢利總支 Gross IBNR provision ctf	已結未決申索準備金的溢利總支 Gross IBNR provision btf	已結未決申索準備金的溢利總支 Net IBNR provision ctf	已結未決申索準備金的溢利總支 Net IBNR provision btf																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
意外年度保險公司按其業務線劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	金融損失 - 按揭 Pecuniary Loss - Mortgage 標準按揭 Standard Mortgage																																																																																									
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		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)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year								Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year				本財政年度中與過往年度相關的淨未貼現最佳估計合併業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	本財政年度中與過往年度相關的淨未貼現最佳估計合併業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	本財政年度中與過往年度相關的淨未貼現最佳估計合併業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	本財政年度中與過往年度相關的淨未貼現最佳估計合併業績 Net Undiscounted Best Estimate Combined Business Results in current 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(HKS\$100)

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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
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Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Accident Year Basis

(港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others																																
		財政年度保費收入及佣金 - 未減除再保險前 Financial Year Premium Written and Commission, Gross of Reinsurance		財政年度分出的保費佣金分出的再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business		該年度在香港承保的保單數目 (保單數) Number of policies written in Hong Kong during the year (in unit)	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		本財政年度中中收與費用的淨的估計溢利虧損的變動 (-) Changes in Risk Underwriting Results - Profit/(Loss) (a)-(b)+(c)	本財政年度中中收與費用的淨的估計溢利虧損的變動 (-) Changes in Risk Underwriting Results - Profit/(Loss) (a)-(b)+(c)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year					本財政年度的已結數但未報賠申索準備金的變動 Changes in IBNR provision in current financial year				
							與本意外年度相關的淨未貼現最佳估計綜合業務結果 Ceded business result, relating to current accident year				本財政年度中的已承付開支 Expenses incurred in current financial year				未過期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)																		
							本財政年度中分出的溢利總毛額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利總毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的業務相關的溢利總毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中收與費中未分配的溢利總毛額 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total																					
毛保費 (+) Gross Premium Written (+)	與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	再保攤銷金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)		本財政年度中分出的溢利總毛額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	本財政年度中分出的溢利總毛額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	與本意外年度分出的業務相關的溢利總毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	總額 Total	所有意外年度的中收與費中未分配的溢利總毛額 (-) Changes in ULAE in claims liabilities for all accident years (-)	管理開支 (-) Management expenses (-)	總額 Total	未過期利潤的變動 (+) Change in unearned profit (+)	總額 Total (a)	本財政年度中與過往年度相關的溢利總毛額 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	總額 Total (b)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已結未決申索準備金的結轉毛額 Gross case outstanding provision c/f	已結未決申索準備金的溢利毛額 Gross case outstanding provision b/f	已結未決申索準備金的溢利淨額 Net case outstanding provision c/f	已結未決申索準備金的溢利淨額 Net case outstanding provision b/f	已結數但未報賠申索準備金的結轉毛額 Gross IBNR provision c/f	已結數但未報賠申索準備金的溢利毛額 Gross IBNR provision b/f	已結數但未報賠申索準備金的溢利淨額 Net IBNR provision c/f	已結數但未報賠申索準備金的溢利淨額 Net IBNR provision b/f									
新印度	New India																																	
OneDegree	OneDegree																																	
太平洋保險	Pacific Insurance																																	
寶豐	Paofoong																																	
PartnerRe Europe	PartnerRe Europe																																	
廣華	Peak Re																																	
中國人保 (香港)	PICC (HK)	852	(197)	(657)	162		817	(183)	(154)	(602)	146	113	(344)	1	(77)	(76)	1	61	434	434	496	54	38	8	2	6	1	157	12	812	9			
華孚保險	Pioneer																																	
保誠財險	Prudential (HK) General																																	
亞士曼聯保	QBE HKSI	8,862	(597)				7,916	(515)	(456)	(3,043)		57	(2,986)	27		27	279	4,265	617	617	26	4,908	67	67	557	760	557	760	480	544	411	493		
亞士曼聯保 (亞洲)	QBE MI Asia																																	
法國再保險	SCOR Re																																	
上海再保險	SEL																																	
Shippers' Mutual	Shippers' Mutual																																	
中石化保險	SIL	5,383					5,169	(58)	(3,237)				(27)	(111)	(138)	278	2,014	494	494	(135)	2,373	(2)	(2)						6,053	3,308	6,053	3,308		
日本財險 (香港)	Sompo Insurance (HK)	13,172	(2,441)	(10,126)	2,123		13,057	(2,227)	(40,584)	(9,678)	1,858	29,112	21,292	(848)	(31)	(879)	(45)	(9,386)	626	626	(1,317)	(10,077)	1,766	251	29,248	1,346	6,734	946	20,533	12,619	9,834	4,028		
Standard Club Asia	Standard Club Asia																																	
Starr	Starr																																	
STEAMSHIP MUTUAL	STEAMSHIP MUTUAL																																	
新鴻基	Sun Hung Kai	400	(74)	(380)	76		467	(74)	(21)	(448)	76	21	(351)	(6)	(32)	(32)	0	(11)	(1)	(1)	(6)	(12)			732	682	14	13	261	25	(1)	(1)		
瑞士再保險 (亞洲)	Swiss Re (Asia)																																	
瑞士再保險	Swiss Re Int'l SE	380	(87)	(352)	107		343	(79)	(120)	(318)	99	108	(111)	(6)	(19)	(19)	(6)	14	(6)	(6)	(2)	12							120		12			
太平洋再保險	TPRe																																	
德加	Target																																	
東亞再保險	Toa Re																																	

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保險公司名稱 Name of Insurer		船務、航空及運輸 Marine, Aviation, and Transport																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
		財政年度保費收入及佣金、重續轉分保賬額 Financial Year Premium Written and Commission, Gross of Retrocession		財政年度轉分出的保費和轉分出的保費佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business		本財政年度中與本年度相關的淨承貼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												本財政年度中與過往年度相關的淨承貼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						本財政年度中 的資產負債 的賬務估計變動 的變動 (C) Changes in Risk Margin for Insurance Liabilities in current financial year (C)	未貼現承擔 賬額 - 列賬(值) Undiscounted Underwriting Results - Profit/(Loss) (a)-(b)+(c)	本財政年度中的已償付申索額 Claims paid in current financial year		本財政年度中的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結數但未報結申索準備金的變動 Changes in BNRR provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
						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						本財政年度中的已付開支 Expenses incurred in current financial year						已歸定資本生效 的合約的利潤的 變動 (F) Changes in implicit profit for bound but not incorped contracts (F)		總額 Total (G)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
						該年度在港承 保的保單數目 (件數) Number of policies written in Hong Kong during the year (in unit)		與本承保年度相 關的總保費 毛額 (E) Gross ultimate premium, relating to current underwriting year (E)		與本承保年度相 關的總保費 毛額 (E) Gross ultimate premium, relating to current underwriting year (E)		與本承保年度轉分出的 業務相關的總保 費 (H) Ultimate reproc- ession commission income relating to current underwriting year on retroceded business (I)		與本承保年度轉分出的 業務相關的總保 費 (H) Ultimate reproc- ession commission income relating to current underwriting year on retroceded business (I)		總額 Total						所有承保年度的中 國保費中未分配的 管理開支的變動 (I) Changes in future expense for unearned portion of current and prior underwriting years (I)														總額 Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
																																						與本承保年度轉分出的 業務相關的總保 費 (H) Ultimate premium relating to current underwriting year on retroceded business (J)		與本承保年度轉分出的 業務相關的總保 費 (H) Ultimate premium relating to current underwriting year on retroceded business (J)		總額 Total		總額 Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
毛保費 (A) Gross Premium Written (A)	與業務相關的 保費毛額 (B) Gross commission, relating to business written (B)	轉分出的總保費再 保險公司的保費 (C) Premium written, retroceded to retrocessionaires (C)	與轉分出的業務相關 的保費或保費 (C) Reinsurance commission, relating to business retroceded to retrocessionaires (C)	該年度在港承 保的保單數目 (件數) Number of policies written in Hong Kong during the year (in unit)	與本承保年度相 關的總保費 毛額 (E) Gross ultimate premium, relating to current underwriting year (E)	與本承保年度相 關的總保費 毛額 (E) Gross ultimate premium, relating to current underwriting year (E)	與本承保年度轉分出的 業務相關的總保 費 (H) Ultimate reproc- ession commission income relating to current underwriting year on retroceded business (I)	與本承保年度轉分出的 業務相關的總保 費 (H) Ultimate reproc- ession commission income relating to current underwriting year on retroceded business (I)	總額 Total	所有承保年度的中 國保費中未分配的 管理開支的變動 (I) Changes in future expense for unearned portion of current and prior underwriting years (I)	管理開支 (J) Management expenses (J)	本年度期滿後承保 年度中未過期部分的 未報開支的變動 (K) Changes in future expense for unearned portion of current and prior underwriting years (K)	總額 Total	已歸定資本生效 的合約的利潤的 變動 (F) Changes in implicit profit for bound but not incorped contracts (F)	總額 Total (G)	本財政年度中國籍保 承保生保相關的總保 費 (A) Changes in net ultimate premium relating to prior underwriting years in current financial year (A)	本財政年度中國籍往來保單年度 開的總保淨理賠費及淨保費的變動 (B) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (B)	本財政年度中國籍往來保單年度相 關的總保淨理賠費及淨保費的變動 (C) Changes in net ultimate claim relating to prior underwriting years in current financial year (C)	總額 Total (D)	本財政年度中 的資產負債 的賬務估計變動 的變動 (C) Changes in Risk Margin for Insurance Liabilities in current financial year (C)	未貼現承擔 賬額 - 列賬(值) Undiscounted Underwriting Results - Profit/(Loss) (a)-(b)+(c)	已償付申索毛額 Gross claim paid	已償付申索淨額 Net claim paid	已報未決申索準備 金的總額 毛額額 Gross case outstanding provision of	已報未決申索準備 金的總額 淨額額 Gross case outstanding provision of	已報未決申索準備 金的總額 淨額額 Gross case outstanding provision of	已報未決申索準備 金的總額 淨額額 Gross case outstanding provision of	已報數但未報結申 索準備金的總 額毛額額 Gross BNRR provision of	已報數但未報結申 索準備金的總 額淨額額 Gross BNRR provision of	已報數但未報結申 索準備金的總 額毛額額 Net BNRR provision of	已報數但未報結申 索準備金的總 額淨額額 Net BNRR provision of																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
瑞士聯豐保	QBE HKGI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
承保年度保險公司及其業務條劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Underwriting Year Basis

(貨幣單位: 千港元)
(HK\$'000)

保險公司名稱	Name of Insurer	財產險業務 Property Damage																																																																																																																																																																					
		財政年度保費收入及佣金、未減除轉分保賬目 Financial Year Premium Written and Commission, Gross of Retrocession		財政年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business		該年度在香港承 保的保單數目 (單位: 份) Number of policies written in Hong Kong during the year (in unit)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year										Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year										本財政年度中 保險費用的 增加或減少 的變動 (單位: 港幣) Changes in Risk Margin for insurance liabilities in current financial year (i)	本財政年度中 的已支付索賠 款項 (單位: 港幣) Underwriting Results - Profit/(Loss) (4)-(1)+(1)-(2)	本財政年度中的已支付索賠款項 Claims paid in current financial year		本財政年度中的已報未決中保事項的變動 Changes in case outstanding provision in current financial year				本財政年度中的已報未決中保事項的變動 Changes in IBNR provision in current financial year																																																																																																																																				
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	轉分出的保費和 保費立約的保費 (-) Premium written, retroceded to retrocessionaires (-)	與轉分出的業務相關 的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)		與本承保年度相 關的最終 保費毛額 (+) Gross ultimate premium relating to current underwriting year (+)	與本承保年度相 關的最終 再保險費 毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	與本承保年度相 關的最終 再保險費 毛額 (-) Gross ultimate claims relating to current underwriting year (-)	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year		與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		已結算但未生效 的合約的利得或 虧損 (+) Change in implicit profit for bound but not accepted contracts (+)	總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year				總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total	與本承保年度轉分出的 業務相關的淨未減除估計業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year		總額 Total

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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
承保年度保險公司及其業務條劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Underwriting Year Basis

(貨幣單位：
HK\$'000)

保險公司名稱		金錢損失 - 按揭 Penamary Lines - Mortgage 標準按揭 Standard Mortgage																																			
		財政年度保費收入及佣金 - 未減除轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession		財政年度轉分出的保費扣除轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business		該年度有關再承 保的保單數目 (單位數) Number of policies written in Hong Kong during the year (in unit)	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										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					本財政年度中 保險業務的 風險溢利 (虧損) Changes in Risk Margin for insurance business in current financial year (c)	本貼現承保 溢利 - 利潤(虧損) Underwriting Results - Profit(Loss) (a)-(b)-(c)	本財政年度中的已償付中索賠 Claims paid in current financial year		本財政年度的已結未決中索賠備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未結未報賠中索賠備金的變動 Changes in IBNR provision in current financial year							
							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					本財政年度中的已承付開支 Expenses incurred in current financial year					與本承保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																				
							我本承保年度相 關的總保費 毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	與本承保年度相 關的總保費 毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	與本承保年度相 關的總保費 毛額 (+) Gross ultimate claims, relating to current underwriting year (+)	與本承保年度轉分出的 業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	與本承保年度轉分出的 業務相關的總保費 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)	總額 Total	所有承保年度的中索 賠溢利或未支付 溢利開支的總額 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	管理開支 (-) Management expenses (-)	本年度與轉分保 在度的未清賬部分的 未清賬部分的總額 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	總額 Total	已結未決未報 賠的合約利潤 (虧損) (+) Change in implicit profit for bound but not accepted contracts (+)	總額 Total (a)	本財政年度中與過往 承保年度相關的總保 費溢利(虧損) (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	本財政年度中與過往承保年度相 關的總保費溢利(虧損) (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	本財政年度中與過往承保年度相 關的總保費溢利(虧損) (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)			總額 Total (b)	已償付中索賠 毛額 Gross claim paid	已償付中索賠淨 額 Net claim paid	已結未決中索賠 備金的總額 Gross case outstanding provision c/c	已結未決中索賠 備金的淨額 Gross case outstanding provision b/c	已結未決中索賠 備金的總額 Gross case outstanding provision c/c	已結未決中索賠 備金的淨額 Gross case outstanding provision b/c	已結未決中索賠 備金的總額 Gross IBNR provision c/c	已結未決中索賠 備金的淨額 Gross IBNR provision b/c	已結未決中索賠 備金的總額 Gross IBNR provision c/c	已結未決中索賠 備金的淨額 Gross IBNR provision b/c			
							毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	轉分出結轉分保再 保險立約的保費 (-) Premium written, retroceded to retrocessionaires (-)	與轉分出的業務相關 的保費扣除佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	與本承保年度相 關的總保費 毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	與本承保年度相 關的總保費 毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	與本承保年度相 關的總保費 毛額 (+) Gross ultimate claims, relating to current underwriting year (+)	與本承保年度轉分出的 業務相關的總保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	與本承保年度轉分出的 業務相關的總保費 (-) Ultimate retrocession commission income relating to current underwriting year on retroceded business (-)	總額 Total	所有承保年度的中索 賠溢利或未支付 溢利開支的總額 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	管理開支 (-) Management expenses (-)	本年度與轉分保 在度的未清賬部分的 未清賬部分的總額 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	總額 Total	已結未決未報 賠的合約利潤 (虧損) (+) Change in implicit profit for bound but not accepted contracts (+)			總額 Total (a)	本財政年度中與過往 承保年度相關的總保 費溢利(虧損) (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	本財政年度中與過往承保年度相 關的總保費溢利(虧損) (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	本財政年度中與過往承保年度相 關的總保費溢利(虧損) (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	總額 Total (b)	已償付中索賠 毛額 Gross claim paid	已償付中索賠淨 額 Net claim paid	已結未決中索賠 備金的總額 Gross case outstanding provision c/c	已結未決中索賠 備金的淨額 Gross case outstanding provision b/c	已結未決中索賠 備金的總額 Gross case outstanding provision c/c	已結未決中索賠 備金的淨額 Gross case outstanding provision b/c	已結未決中索賠 備金的總額 Gross IBNR provision c/c	已結未決中索賠 備金的淨額 Gross IBNR provision b/c	已結未決中索賠 備金的總額 Gross IBNR provision c/c
Name of Insurer																																					
瑞士聯保		QBE HKSI																																			
瑞士聯保保險(亞洲)		QBE MI Asia																																			
法國再保險		SCOR Re																																			
上海電氣保險		SEIL																																			
Shippower Mutual		Shippower Mutual																																			
中石化保險		SIL																																			
日本財團(香港)		Sompo Insurance (HK)	4,311	(427)			643	(48)	(55)			(8)	(265)	(23)	(306)	234	3,668	(378)	(58)	3,232	(16)	3,450	41	41	32		32										
Standard Club Asia		Standard Club Asia																																			
Star		Star																																			
STEAMSHIP MUTUAL		STEAMSHIP MUTUAL																																			
新鴻基		Sun Hung Kai																																			
瑞士再保險 (亞洲)		Swiss Re (Asia)																																			
瑞士再保險		Swiss Re Int'l SE																																			
太平再保險		TPIRe																																			
泰怡		Target																																			
東京再保險		Toa Re																																			
東京海上火災 (香港)		TMF (HK)																																			
Transatlantic Re		Transatlantic Re																																			
三聯		Trinity																																			
聯保保險協會		TT Club																																			

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香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
承保年度保險公司按其業務線劃分的分入再保險業務承保業績
Underwriting Results of Reinsurance Inward Business of Insurers by Lines of Business in Underwriting Year Basis

(貨幣單位: 港幣千元)
(HK\$'000)

保險公司名稱	Name of Insurer	溢利損失 - 信貸及其他 Pecuniary Loss - Credit & Others																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
		財政年度保費收入及佣金 - 未減除轉分保溢利 Financial Year Premium Written and Commission, Gross of Retrocession				財政年度轉分出的保費和轉分出的再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business				該年度在港承保 的保單數目 (單位: 份) Number of policies written in Hong Kong during the year (in unit)	Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year										Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year								本財政年度中 溢利與虧損的 變動 (元) Changes in insurance liabilities in current financial year (元)	本財政年度中 溢利與虧損的 變動 (元) Changes in insurance liabilities in current financial year (元)	本財政年度中的已支付申索額 Claims paid in current financial year				本財政年度的已結未決申索準備金的變動 Changes in case outstanding provision in current financial year				本財政年度的已結未決申索準備金的變動 Changes in claim provision in current financial year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
		毛保費 (+) Gross Premium Written (+)	與業務相關的 佣金毛額 (-) Gross commission, relating to business written (-)	轉分出總轉分再 保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	轉轉分出的業務相關的 再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	與本承保年度相 關的溢利 或虧損 (元) Gross ultimate premium, relating to current underwriting year (+)	與本承保年度相 關的溢利 或虧損 (元) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	與本承保年度相 關的溢利 或虧損 (元) Gross ultimate claims, relating to current underwriting year (-)	Retrospected business result, relating to current underwriting year				Expenses incurred in current financial year						已歸定溢利或 虧損 (元) Change in implicit profit for bound but not incopied contracts (+)	總額 Total	本財政年度中與過往 承保年度相關的溢利 與虧損的總計 (元) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)				本財政年度中與過往承保年度相 關的溢利與虧損的總計 (元) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)						總額 Total	本財政年度中與過往承保年度相 關的溢利與虧損的總計 (元) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	總額 Total	已結未決申索準備 金的結轉 毛額 (-) Profit/(Loss) (+/-)	已結未決申索準備 金 (元) Profit/(Loss) (+/-)	已結未決申索準備 金 (元) Gross claim paid	已結未決申索準備 金 (元) Net claim paid	已結未決申索準備 金的結轉 毛額 (-) Gross case outstanding provision cft	已結未決申索準備 金 (元) Gross case outstanding provision cft	已結未決申索準備 金 (元) Net case outstanding provision cft	已結未決申索準備 金的結轉 毛額 (-) Gross claim provision cft	已結未決申索準備 金 (元) Gross claim provision cft	已結未決申索準備 金 (元) Net claim provision cft	已結未決申索準備 金的結轉 毛額 (-) Gross claim provision cft	已結未決申索準備 金 (元) Gross claim provision cft	已結未決申索準備 金 (元) Net claim provision cft																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
									與本承保年度相關的 溢利與虧損的總計 (元) Ultimate premium relating to current underwriting year on retroceded business (-)		與本承保年度相關的 溢利與虧損的總計 (元) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	與本承保年度相關的 溢利與虧損的總計 (元) Ultimate claims relating to current underwriting year on retroceded business (+)	總額 Total	所有承保在港的中央 負債中未分配的 溢利與虧損的總計 (元) ULAB in claims liabilities for all underwriting years (-)	管理開支 (-) Management expenses (-)	本年度與過往承保 年度的未派發部分的 溢利與虧損的總計 (元) Changes in future expense for unearned portion for current and prior underwriting years (-)	總額 Total	本財政年度中與過往 承保年度相關的溢利 與虧損的總計 (元) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)			本財政年度中與過往承保年度相 關的溢利與虧損的總計 (元) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	本財政年度中與過往承保年度相 關的溢利與虧損的總計 (元) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	總額 Total	已結未決申索準備 金 (元) Gross claim paid	已結未決申索準備 金 (元) Net claim paid	已結未決申索準備 金 (元) Gross case outstanding provision cft	已結未決申索準備 金 (元) Gross case outstanding provision cft	已結未決申索準備 金 (元) Net case outstanding provision cft																			已結未決申索準備 金 (元) Gross claim provision cft	已結未決申索準備 金 (元) Gross claim provision cft	已結未決申索準備 金 (元) Net claim provision cft	已結未決申索準備 金 (元) Gross claim provision cft	已結未決申索準備 金 (元) Gross claim provision cft	已結未決申索準備 金 (元) Net claim provision cft																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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