



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

按業務線劃分的直接及分入再保險業務經營業績

Operating Results of Direct & Reinsurance Inward Business By Lines of Business

一般保險業務線 General Insurance Lines of Business	直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business											總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written												
毛保費 Gross Premium Written	34,625,512	9,497,365	119,222	3,652,313	2,591,951	26,373,199	7,708,895	10,991,472	1,056,228	217,946	3,618,576	100,452,679
淨保費 Net Premium Written	27,150,244	7,965,799	29,086	1,597,742	1,460,241	14,281,175	6,261,999	7,788,390	944,148	192,767	1,986,521	69,658,111
承保業績 Underwriting Results												
與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(1,233,084)	(78,137)	(12,637)	(103,008)	57,601	1,134,336	(70,460)	842,114	1,020,912	(2,482,162)	(307,305)	(1,231,830)
與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	528,183	82,644	(20,415)	213,697	231,182	1,427,969	1,336,359	333,254	(4,331)	661	697,691	4,826,896
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(806,436)	(22,530)	(32,927)	58,939	259,712	2,613,219	1,261,786	1,047,410	1,011,853	(2,481,711)	358,080	3,267,394
與本財政年度相關的保險負債淨額的淨貼現影響的變動 Change in net discounting impact of net Insurance Liabilities in current financial year	6,410	165,437	435	19,751	16,038	37,413	(27,503)	272,740	6,855	334	32,018	529,927
計入貼現變動的承保業績 - 利潤/(虧損) Underwriting Results Including discount movement - Profit/(Loss)	(800,026)	142,906	(32,492)	78,690	275,750	2,650,633	1,234,283	1,320,150	1,018,708	(2,481,377)	390,098	3,797,322
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												6,350,247
與本財政年度相關的其他收入 Other Income relating to current financial year												467,631
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(2,478,252)
經營業績 - 利潤/(虧損) Operating Results - Profit/(Loss)												8,136,947

註(1)：新的風險為本資本制度(RBC)於 2024 年 7 月 1 日實施，一套新的監管申報表因此而產生，這份報告是建基於這些新的監管申報表，其中要求公司根據其財政年度，而不是日曆年度匯報其承保業績數據，因此，就某些財政年度結束日期不在 12 月 31 日的公司，本報告並不包含其2024 年財政年度開始之前的數據，例如，如果公司的財政年度結束日期為 3 月 31 日，則此報告只包含其從 2024 年 4 月 1 日到本申報表季末的資料，而其2024 財政年度開始之前（即上述範例中的 2024 年 1 月 1 日至 2024 年 3 月 31 日）的相關資料，則會以舊有的市場臨時統計數字的形式，在另一份工作表中呈現，所以，在闡釋市場承保表現時，務必留意上述事項。

Note (1) : Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024, which also led to a new set of regulatory returns. This report is based on these new regulatory returns, where companies are required to report underwriting performance data according to their financial year, not the calendar year. Consequently, for certain companies with their financial year end dates not falling on 31 December, data for the period prior to the start of their financial year in 2024 is not included in this report. For example, if the financial year end date is on 31 March, this report only contains data starting from 1 April 2024 up to the quarter end of this return. Data relevant to the period prior to the start of their respective 2024 financial year (i.e. from 1 January 2024 to 31 March 2024 under the aforementioned example) is presented in a separate worksheet using the previous market statistics layout. Please be cautious of the above when interpreting the results.

註(2)：由於受刪除尾數的影響，不同統計表中的同類數字可能稍有差別。

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

註(3)：本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而被修改，保險業監管局已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。

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.

(百萬元) (HK\$'000)																														
一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													分入再保險業務 Reinsurance Inward Business													合計總額 Grand Total			
	意外及健康 Accident & Health	汽車 Motor Vehicle	Marine, Aviation, and Transport				財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	意外及健康 Accident & Health	汽車 Motor Vehicle	Marine, Aviation, and Transport				財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage			金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit	公眾責任 Public Liability				其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	航空 Aviation					船舶 Ships	貨運 Goods in Transit	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage									
保費 Premium Written																														
毛保費 Gross Premium Written	22,770,855	5,433,601	58,365	1,989,713	949,222	6,207,147	1,972,856	5,213,024	1,846,730	3,036,100	844,465	175,172	918,072	51,415,321	11,854,657	4,063,764	60,857	1,662,600	1,642,729	20,166,051	523,016	6,108,642	211,763	42,774	2,700,504	49,037,357	100,452,679			
淨保費 Net Premium Written	18,210,147	4,086,339	3,043	835,122	437,711	2,529,328	1,457,320	4,331,546	1,235,484	1,454,157	750,653	156,855	303,213	35,790,918	8,940,097	3,879,460	26,042	762,621	1,022,530	11,751,847	473,133	5,098,749	193,495	35,912	1,683,307	33,867,193	69,658,111			
承保業績 Underwriting Results																														
與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(594,097)	(27,533)	(10,453)	(101,708)	9,782	220,389	(222,168)	125,848	201,575	309,274	973,512	(2,498,076)	(11,768)	(1,625,523)	(638,987)	(50,604)	(2,184)	(1,300)	47,819	914,047	25,860	331,285	47,400	15,913	(295,538)	393,693	(1,231,839)			
與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	212,281	91,021	(8,480)	170,672	149,514	434,080	312,924	921,691	275,398	227,205	(11,985)	-	166,164	2,940,486	315,902	(8,377)	(11,935)	43,026	81,669	993,889	101,744	(169,349)	7,654	661	531,527	1,886,410	4,826,896			
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(421,180)	44,492	(18,895)	20,321	155,455	675,441	75,753	1,038,248	476,792	515,722	961,209	(2,498,076)	153,071	1,178,363	(385,336)	(67,022)	(14,032)	38,818	104,257	1,937,779	147,764	54,986	50,643	16,364	295,009	2,089,631	3,267,394			

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

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														分入再保險業務 - 在岸 Reinsurance Inward Business - Onshore														合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport				財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport				財產損壞 Property Damage	僱員補償 Employees' Compensation	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit	公眾責任 Public Liability				其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	航空 Aviation					船舶 Ships	貨運 Goods in Transit	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage								
保費 Premium Written																													
毛保費 Gross Premium Written	21,407,416	5,327,792	27,472	1,098,298	914,239	5,645,601	1,951,016	5,135,346	1,797,645	2,768,388	844,465	175,172	843,444	47,936,295	2,379,164	370,640	36,327	359,720	648,838	2,670,845	429,329	675,570	88,906	42,774	127,852	7,829,966	55,766,261		
淨保費 Net Premium Written	16,963,853	4,006,954	10	466,197	435,093	2,351,159	1,435,783	4,263,328	1,217,083	1,365,408	750,653	156,855	288,993	33,701,370	2,188,546	298,297	5,184	128,763	200,779	1,333,702	381,213	512,166	70,638	35,912	68,292	5,223,492	38,934,862		
承保業績 Underwriting Results																													
與本年度有關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(550,221)	(52,390)	676	6,215	9,120	169,391	(232,506)	117,994	194,348	284,221	973,512	(2,498,076)	(11,433)	(1,589,148)	5,124	(2,062)	(2,377)	(8,197)	21,375	72,460	12,611	90,637	25,001	15,913	(13,414)	219,070	(1,370,078)		
與過往年度有關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	203,948	95,157	41	206,864	133,325	383,371	311,278	908,770	256,920	204,929	(11,985)	-	137,131	2,829,750	(44,287)	59,077	(7,149)	24,078	35,506	174,706	90,199	47,825	10,735	661	21,831	413,181	3,242,931		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(985,111)	25,951	755	180,868	138,265	573,360	63,990	1,018,148	451,049	471,296	961,209	(2,498,076)	123,592	1,124,787	(56,663)	96,909	(9,515)	18,298	62,142	253,646	118,602	133,786	34,086	16,364	11,381	639,806	1,763,863		

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore														分入再保險業務 - 離岸 Reinsurance Inward Business - Offshore														合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
保費 Premium Written																													
毛保費 Gross Premium Written	1,363,439	105,809	30,893	891,414	34,963	561,546	21,840	77,678	49,085	267,711	-	-	74,628	3,479,027	9,475,493	3,693,123	24,530	1,302,880	993,881	17,495,206	93,687	5,433,072	122,856	-	2,572,652	41,207,391	44,686,418		
淨保費 Net Premium Written	1,246,294	79,384	3,033	368,925	2,618	178,169	21,538	68,218	18,401	88,748	-	-	14,220	2,089,548	6,751,951	3,581,163	20,959	633,868	821,751	10,418,145	91,919	4,586,583	122,856	-	1,615,016	28,843,701	30,733,249		
承保業績 Underwriting Results																													
與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(43,877)	24,857	(11,129)	(107,923)	662	50,898	10,338	7,854	7,227	25,053	-	-	(334)	(36,375)	(644,111)	(48,541)	193	4,888	26,445	841,588	13,249	240,628	22,399	-	(282,123)	174,623	138,248		
與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	8,333	(4,136)	(8,521)	(36,192)	16,189	50,709	1,646	12,921	18,478	22,275	-	-	29,034	110,736	360,190	(67,454)	(4,786)	18,948	46,162	819,183	11,545	(217,174)	(3,081)	-	508,696	1,473,229	1,583,965		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(35,544)	18,941	(19,651)	(140,947)	17,190	102,081	11,853	20,120	25,653	44,636	-	-	29,478	53,966	(328,653)	(123,931)	(4,517)	20,329	42,115	1,684,133	29,363	(78,778)	16,957	-	153,618	1,456,025	1,563,991		

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(HK\$'000)