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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
意外年度直接業務承保業績
Underwriting Results of Direct Business in Accident Year Basis

(港幣千元)
(HK$'000)

直接業務 Direct Business

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health				汽車 Motor Vehicle			船舶 Ships					財產損壞 Property Damage					一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	航空 Aviation	船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others	總額 Total
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																												
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																												
毛保費 (+) Gross Premium Written (+)	13,871,651	5,650,495	2,031,413	1,217,296	3,242,774	2,190,827	58,365	485,994	60,192	1,375,231	68,295	949,222	847,390	3,699,444	1,660,313	1,972,856	5,213,024	36,713	1,810,018	714,007	861,940	1,460,152	844,465	175,172	575,661	134,945	207,467	51,415,321
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,139,238)	(709,879)	(716,186)	(296,919)	(788,842)	(377,884)	(1,807)	(89,084)	(12,372)	(104,741)	(13,261)	(98,164)	(125,959)	(797,772)	(471,526)	(175,270)	(1,150,804)	(9,074)	(363,112)	(123,498)	(141,751)	(252,915)	(197,971)	-	(79,438)	(15,972)	(42,706)	(8,296,147)
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																												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,882,796)	(785,373)	(518,200)	(374,339)	(806,456)	(540,807)	(55,322)	(268,258)	(35,174)	(820,003)	(31,156)	(511,510)	(622,995)	(2,423,497)	(631,327)	(515,535)	(881,478)	(10,555)	(600,691)	(437,797)	(413,664)	(730,482)	(93,813)	(18,316)	(408,729)	(115,690)	(90,440)	(15,624,403)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	354,627	155,319	243,133	139,189	293,023	102,693	2,207	62,209	8,022	54,288	7,526	37,639	148,141	488,987	191,873	102,783	246,680	2,844	138,152	117,316	107,942	153,645	22,882	-	169,894	22,441	19,901	3,393,357
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)	**24,838**	**498,036**	**3,866,152**	**837,289**	**781,444**	**208,151**	**3,090**	**8,893**	**16,174**	**5,071**	**603**	**108,121**	**46,799**	**333,496**	**1,257,656**	**13,876**	**411,110**	**8,247**	**932,006**	**5,296**	**11,329**	**361,300**	**9,963**	**1,086**	**178,545**	**37,648**	**441,832**	**10,408,051**

直接業務 Direct Business

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health				汽車 Motor Vehicle			船舶 Ships					財產損壞 Property Damage					一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	航空 Aviation	船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others	總額 Total
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																												
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	13,428,085	5,487,980	1,935,384	1,213,707	3,195,240	2,168,067	58,477	501,210	60,299	1,253,364	63,522	936,576	796,442	3,729,463	1,616,204	2,261,794	5,256,253	36,384	1,817,199	789,709	919,088	1,555,840	1,471,357	65,734	681,426	133,552	207,972	51,640,326
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,160,511)	(728,963)	(710,186)	(300,830)	(791,298)	(386,778)	(1,765)	(100,552)	(13,309)	(113,175)	(12,572)	(99,470)	(127,205)	(802,225)	(487,626)	(197,860)	(1,171,280)	(9,534)	(368,040)	(126,209)	(142,407)	(262,810)	(199,419)	-	(75,064)	(16,476)	(41,207)	(8,446,772)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(11,624,590)	(3,722,044)	(799,402)	(607,630)	(1,798,170)	(1,564,030)	(19,135)	(383,317)	(27,416)	(686,875)	(45,721)	(699,628)	(400,993)	(1,424,610)	(582,410)	(2,071,059)	(2,940,435)	(13,867)	(732,564)	(330,224)	(398,446)	(797,131)	(84,245)	-	(355,112)	(32,906)	(69,397)	(32,211,355)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(92,252)	(158,845)	(92,520)	(8,328)	(121,500)	(41,992)	(35,961)	(26,086)	(9,028)	(363,413)	4,077	5,388	(168,393)	(996,094)	(140,276)	25,443	(191,223)	(4,254)	(224,323)	60,129	(91,431)	(316,737)	(139,884)	(13,356)	(122,925)	(79,302)	(39,603)	(3,382,690)
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(2,732,943)	(782,683)	(501,186)	(376,524)	(788,480)	(523,490)	(55,466)	(273,033)	(35,664)	(756,721)	(29,478)	(505,296)	(563,191)	(2,432,029)	(593,596)	(671,152)	(874,426)	(10,382)	(586,408)	(464,408)	(428,827)	(753,314)	(175,328)	(13,356)	(456,366)	(112,988)	(85,542)	(15,582,275)
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 (+)	350,620	154,316	236,332	140,189	283,033	100,957	2,197	63,648	8,008	50,213	7,385	36,674	143,384	496,216	196,373	106,727	240,924	2,892	137,029	118,018	104,616	160,897	26,480	-	161,769	18,974	18,400	3,366,269
與本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 (+)	2,290,071	469,522	172,333	228,007	383,947	380,541	17,308	183,298	18,628	343,095	26,170	474,010	251,414	939,719	256,947	589,868	442,278	3,236	225,056	406,519	232,780	275,680	8,964	-	171,672	14,712	27,540	8,833,316
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,194,600)	(753,876)	(334,423)	(241,229)	(424,740)	(278,743)	(11,759)	(46,107)	(6,812)	(137,616)	(7,165)	(133,492)	(90,929)	(376,490)	(395,669)	(220,768)	(847,309)	(3,830)	(292,754)	(291,703)	(186,736)	(59,841)	(65,565)	(17,454)	(141,561)	(21,092)	(33,450)	(6,615,712)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(13,027)	(2,359)	(14,874)	(4,704)	3,022	(16,146)	205	(5,007)	937	(17,017)	618	(2,927)	(1,109)	1,044	(5,438)	(6,913)	(48,074)	(390)	(12,907)	(164,200)	(29,314)	179,284	57	-	(14,185)	(1,405)	(295)	(175,127)
管理開支 (-) Management expenses (-)	(1,181,572)	(751,518)	(319,549)	(236,525)	(427,762)	(262,597)	(11,965)	(41,099)	(7,749)	(120,599)	(7,783)	(130,566)	(89,819)	(377,533)	(390,230)	(213,855)	(799,234)	(3,439)	(279,847)	(127,503)	(157,422)	(239,124)	(65,622)	(17,454)	(127,376)	(19,687)	(33,155)	(6,440,584)
未滿期利潤的變動 (+) Change in unearned profit (+)	(137,554)	(4,601)	15,569	(2,439)	23,163	(6,752)	(309)	(1,005)	520	(4,102)	(430)	408	43,000	27,740	360	(19,719)	19,843	(179)	(2,662)	11,722	2,998	(26,536)	(8,732)	(2,533,000)	(1,997)	(169)	(4,457)	(2,609,320)
本財政年度中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 in current financial year, relating to current year	**(781,422)**	**119,652**	**14,422**	**53,251**	**82,695**	**(110,228)**	**(10,453)**	**(55,857)**	**4,254**	**(51,817)**	**1,712**	**9,782**	**51,923**	**157,783**	**10,583**	**(222,168)**	**125,848**	**4,720**	**196,855**	**113,423**	**103,065**	**92,786**	**973,512**	**(2,498,076)**	**(15,232)**	**(16,394)**	**19,858**	**(1,625,523)**
本財政年度中與過往意外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 (-)	104,255	93,760	13,318	948	99,907	(8,886)	(8,480)	90,147	14,474	46,420	19,632	149,514	100,189	290,672	43,219	312,924	921,691	3,132	272,266	15,851	(38,487)	249,841	(11,985)	-	125,555	29,521	11,088	2,940,486
本財政年度中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 in current financial year, relating to prior year	**104,255**	**93,760**	**13,318**	**948**	**99,907**	**(8,886)**	**(8,480)**	**90,147**	**14,474**	**46,420**	**19,632**	**149,514**	**100,189**	**290,672**	**43,219**	**312,924**	**921,691**	**3,132**	**272,266**	**15,851**	**(38,487)**	**249,841**	**(11,985)**	**-**	**125,555**	**29,521**	**11,088**	**2,940,486**
本財政年度中申索負債的現時估計邊際的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(23,464)	(962)	(8,452)	(6,406)	(13,519)	(5,478)	38	(4,229)	605	(45,472)	455	(3,841)	11,278	9,703	90	(15,003)	(9,271)	62	(333)	4,542	(5,408)	(19,891)	(319)	-	(1,466)	(242)	381	(136,600)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(700,631)**	**212,450**	**19,288**	**47,792**	**169,083**	**(124,592)**	**(18,895)**	**30,060**	**19,333**	**(50,870)**	**21,798**	**155,455**	**163,390**	**458,159**	**53,892**	**75,753**	**1,038,268**	**7,914**	**468,788**	**133,817**	**59,170**	**322,735**	**961,209**	**(2,498,076)**	**108,858**	**12,885**	**31,327**	**1,178,363**

直接業務 Direct Business

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health				汽車 Motor Vehicle			船舶 Ships					財產損壞 Property Damage					一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	航空 Aviation	船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保險 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others	總額 Total
表S：補充資訊 Table S :Supplementary Information																												
本財政年度中的已償付申索額 Claims paid in current financial year																												
已償付申索毛額 Gross claim paid	11,441,127	3,595,768	649,089	511,534	1,534,332	1,250,428	10,209	271,390	19,530	723,118	33,108	376,739	281,521	1,290,321	540,434	1,395,871	2,115,710	5,903	457,123	592,014	277,686	425,093	76,019	692	87,547	37,686	53,282	28,053,275
已償付申索淨額 Net claim paid	9,125,588	3,146,294	497,785	368,359	1,154,384	1,033,006	5,723	134,189	4,928	360,023	13,956	123,514	91,113	359,225	281,480	880,074	1,678,083	5,294	238,424	171,521	108,185	179,710	56,366	346	51,353	15,901	36,656	20,121,478
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																												
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	244,517	233,685	221,227	281,079	2,573,637	3,266,055	15,161	394,410	37,626	2,787,962	26,945	638,279	1,172,335	2,229,285	443,921	3,405,822	4,552,156	36,459	1,797,814	720,223	367,480	787,496	37,468	-	192,916	163,419	15,709	26,643,089
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	245,438	150,762	186,497	274,063	2,457,437	2,985,557	10,193	468,965	54,989	2,678,535	32,439	545,452	1,316,767	2,867,310	353,136	3,295,446	4,532,149	36,252	1,658,189	347,427	440,464	1,032,922	3,522	-	187,387	185,207	37,780	26,384,284
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	230,948	200,434	183,115	202,909	1,948,169	2,791,818	13,739	191,059	13,362	625,040	14,614	198,446	358,905	565,958	209,031	2,422,152	3,809,016	28,355	952,284	360,317	134,089	337,507	33,138	-	59,951	46,982	12,711	15,944,051
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	233,209	135,187	153,507	211,044	1,824,831	2,588,895	8,149	221,966	19,062	650,673	20,670	197,182	413,878	718,292	192,178	2,368,892	3,742,945	26,410	942,989	109,420	175,561	552,019	3,251	-	101,075	70,105	23,897	15,705,288
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																												
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,335,716	470,953	251,515	273,453	1,230,052	1,554,801	121,704	302,926	37,014	301,035	57,319	371,259	578,106	716,434	187,333	3,536,834	4,539,898	4,059	1,130,240	1,341,719	1,728,972	2,019,060	30,325	-	368,988	20,440	88,950	22,599,105
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,317,178	489,557	140,946	159,190	1,206,586	1,442,855	40,982	281,145	34,918	310,112	59,297	315,191	481,850	788,935	125,670	3,357,539	4,695,386	4,624	1,286,877	1,545,189	1,420,341	1,989,844	27,556	-	447,499	18,707	80,117	22,068,091
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	1,088,932	384,420	203,878	102,687	862,630	1,152,081	2,538	146,005	19,373	63,384	24,632	156,921	194,715	221,161	35,057	2,245,489	3,737,679	(1,173)	628,789	382,053	715,679	928,485	25,037	-	99,438	10,881	41,276	13,472,047
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,064,227	406,068	115,716	86,545	816,842	1,195,626	3,693	131,917	24,005	115,557	27,835	152,221	171,362	247,654	39,190	2,116,346	3,813,112	(926)	646,488	723,122	587,443	784,506	23,500	-	58,988	14,955	34,696	13,400,687

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。保險業監管局雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。
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.

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
意外年度在岸直接業務承保業績
Underwriting Results of Onshore Direct Business in Accident Year Basis

(港幣千元)
(HK$'000)

直接業務 - 在岸 Direct Business - Onshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health: 團體醫療 Group Medical	意外及健康 Accident & Health: 個人醫療 Individual Medical	意外及健康 Accident & Health: 旅遊 Travel	意外及健康 Accident & Health: 其他 Others	汽車 Motor Vehicle: 私人 Private	汽車 Motor Vehicle: 商業 Commercial	航空 Aviation	船舶 Ships: 船體及機器 Hull & Machinery	船舶 Ships: 本地船隻責任 Local Vessels Liability	船舶 Ships: 船東責任保賠 Protection & Indemnity	船舶 Ships: 其他 Others	貨運 Goods in Transit	財產損壞 Property Damage: 商業 - 工程 Commercial - Engineering	財產損壞 Property Damage: 商業 - 其他 Commercial - Others	財產損壞 Property Damage: 個人財產保險 Personal Line	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 - 公眾責任 General Liability - Public Liability: 業主立案法團責任 Owners' Corporation Liability	一般法律責任 - 公眾責任 General Liability - Public Liability: 其他 Others	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	一般法律責任 - 其他法律責任 General Liability - Other Liability: 專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	一般法律責任 - 其他法律責任 General Liability - Other Liability: 其他 Others	金錢損失 - 按揭 Pecuniary Loss - Mortgage: 標準按揭 Standard Mortgage	金錢損失 - 按揭 Pecuniary Loss - Mortgage: 逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 信貸及擔保 Credit & Suretyship	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 營業中斷 Business Interruption	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 其他 Others	總額 Total
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																												
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																												
毛保費 (+) Gross Premium Written (+)	13,356,607	4,971,452	1,943,708	1,135,649	3,156,467	2,171,325	27,472	308,199	59,214	667,590	63,296	914,239	827,434	3,186,483	1,631,685	1,951,016	5,135,346	36,713	1,760,933	659,635	833,427	1,275,326	844,465	175,172	542,559	109,293	191,592	47,936,295
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,102,954)	(597,097)	(700,797)	(284,133)	(774,125)	(375,759)	(124)	(56,381)	(12,130)	(62,613)	(12,240)	(96,900)	(124,726)	(672,314)	(454,089)	(169,314)	(1,132,471)	(9,074)	(354,468)	(107,739)	(137,735)	(227,585)	(197,971)	-	(72,840)	(13,610)	(40,623)	(7,789,810)
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																												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,830,931)	(752,502)	(499,152)	(360,979)	(788,026)	(532,812)	(27,462)	(175,297)	(34,729)	(393,164)	(28,911)	(479,146)	(603,880)	(2,065,411)	(625,151)	(515,233)	(872,018)	(10,555)	(570,007)	(392,492)	(393,169)	(617,320)	(93,813)	(18,316)	(382,279)	(90,569)	(81,604)	(14,234,924)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	347,630	144,747	237,070	134,755	288,896	101,683	1,499	41,276	7,914	24,625	7,193	35,662	146,932	415,179	190,518	102,752	245,115	2,844	130,868	97,241	103,355	132,174	22,882	-	161,288	18,585	19,081	3,161,762
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)	**24,690**	**497,492**	**3,783,132**	**814,246**	**709,588**	**201,970**	**62**	**7,892**	**16,031**	**2,412**	**547**	**107,532**	**45,950**	**309,706**	**1,249,524**	**12,527**	**406,448**	**8,247**	**921,534**	**5,003**	**10,715**	**358,719**	**9,963**	**1,086**	**178,486**	**37,580**	**441,543**	**10,162,625**

直接業務 - 在岸 Direct Business - Onshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health: 團體醫療 Group Medical	意外及健康 Accident & Health: 個人醫療 Individual Medical	意外及健康 Accident & Health: 旅遊 Travel	意外及健康 Accident & Health: 其他 Others	汽車 Motor Vehicle: 私人 Private	汽車 Motor Vehicle: 商業 Commercial	航空 Aviation	船舶 Ships: 船體及機器 Hull & Machinery	船舶 Ships: 本地船隻責任 Local Vessels Liability	船舶 Ships: 船東責任保賠 Protection & Indemnity	船舶 Ships: 其他 Others	貨運 Goods in Transit	財產損壞 Property Damage: 商業 - 工程 Commercial - Engineering	財產損壞 Property Damage: 商業 - 其他 Commercial - Others	財產損壞 Property Damage: 個人財產保險 Personal Line	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 - 公眾責任 General Liability - Public Liability: 業主立案法團責任 Owners' Corporation Liability	一般法律責任 - 公眾責任 General Liability - Public Liability: 其他 Others	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	一般法律責任 - 其他法律責任 General Liability - Other Liability: 專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	一般法律責任 - 其他法律責任 General Liability - Other Liability: 其他 Others	金錢損失 - 按揭 Pecuniary Loss - Mortgage: 標準按揭 Standard Mortgage	金錢損失 - 按揭 Pecuniary Loss - Mortgage: 逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 信貸及擔保 Credit & Suretyship	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 營業中斷 Business Interruption	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 其他 Others	總額 Total
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																												
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	12,915,709	4,823,198	1,850,947	1,134,015	3,108,947	2,151,518	28,493	306,403	59,242	609,536	58,962	901,491	774,660	3,205,646	1,586,454	2,238,363	5,172,077	36,384	1,767,141	733,175	889,730	1,347,755	1,471,357	65,734	618,430	109,598	176,276	48,141,241
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(1,123,794)	(616,180)	(694,802)	(287,979)	(773,430)	(383,966)	(124)	(60,423)	(13,039)	(64,398)	(11,568)	(98,158)	(125,492)	(673,169)	(468,309)	(190,624)	(1,151,140)	(9,534)	(358,466)	(112,473)	(138,439)	(233,645)	(199,419)	-	(68,554)	(14,107)	(37,265)	(7,908,496)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(11,177,739)	(3,176,535)	(767,091)	(562,675)	(1,758,941)	(1,559,067)	(4,232)	(230,461)	(27,016)	(258,263)	(43,345)	(680,449)	(394,200)	(1,256,177)	(581,338)	(2,066,604)	(2,893,895)	(13,867)	(710,667)	(309,850)	(386,082)	(682,529)	(84,245)	-	(350,484)	(28,342)	(65,457)	(30,069,551)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(83,112)	(164,172)	(84,940)	(4,255)	(120,892)	(37,383)	(23,073)	(19,856)	(8,849)	(186,192)	4,719	17,932	(155,801)	(826,727)	(135,661)	25,915	(189,334)	(4,254)	(216,124)	70,874	(85,001)	(314,633)	(139,884)	(13,356)	(82,403)	(50,208)	(32,047)	(2,858,718)
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(2,680,196)	(750,405)	(483,545)	(363,311)	(769,706)	(517,210)	(28,490)	(172,846)	(35,158)	(365,318)	(27,351)	(473,023)	(542,863)	(2,062,836)	(587,091)	(670,757)	(865,009)	(10,382)	(554,874)	(420,028)	(410,112)	(637,846)	(175,328)	(13,356)	(403,476)	(89,774)	(69,160)	(14,179,448)
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 (+)	343,632	143,744	230,267	135,732	278,899	100,214	1,509	40,933	7,884	22,805	7,056	34,718	142,096	422,296	195,096	106,703	239,366	2,892	129,374	100,517	100,332	135,307	26,480	-	153,168	15,116	16,473	3,132,608
與本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 (+)	2,253,453	442,488	168,338	223,324	369,916	379,613	3,908	112,057	18,425	156,321	25,014	456,236	244,966	813,812	256,333	589,969	436,309	3,236	209,376	390,385	224,779	187,907	8,964	-	167,904	24,449	20,640	8,188,123
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,161,088)	(704,646)	(318,410)	(234,349)	(419,285)	(276,781)	(108)	(31,069)	(6,714)	(63,589)	(7,254)	(132,124)	(89,904)	(337,247)	(395,506)	(220,549)	(841,094)	(3,830)	(289,682)	(287,430)	(183,461)	(33,301)	(65,565)	(17,454)	(133,183)	(19,425)	(33,321)	(6,306,366)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(13,060)	(2,054)	(14,383)	(4,622)	3,199	(15,460)	71	(2,964)	932	7,162	63	(2,991)	(1,182)	4,406	(6,799)	(6,865)	(47,336)	(390)	(15,860)	(164,845)	(29,027)	178,871	57	-	(14,150)	(1,193)	(885)	(149,306)
管理開支 (-) Management expenses (-)	(1,148,028)	(702,591)	(304,027)	(229,727)	(422,484)	(261,321)	(179)	(28,106)	(7,646)	(70,751)	(7,316)	(129,134)	(88,722)	(341,653)	(388,707)	(213,684)	(793,758)	(3,439)	(273,822)	(122,584)	(154,434)	(212,172)	(65,622)	(17,454)	(119,033)	(18,232)	(32,436)	(6,157,061)
未滿期利潤的變動 (+) Change in unearned profit (+)	(120,500)	(4,749)	15,310	(2,383)	24,034	(7,143)	(281)	(2,317)	511	1,622	(428)	429	43,187	17,616	(18,641)	(19,007)	21,379	(179)	(2,574)	12,297	3,418	(6,185)	(8,732)	(2,533,000)	(1,992)	47	1,004	(2,587,258)
本財政年度中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 in current financial year, relating to current year	**(750,523)**	**156,915**	**1,013**	**42,374**	**60,433**	**(112,823)**	**676**	**(37,723)**	**4,136**	**38,716**	**1,085**	**9,120**	**52,450**	**129,943**	**(13,002)**	**(232,506)**	**117,994**	**4,720**	**189,628**	**106,594**	**100,164**	**77,462**	**973,512**	**(2,498,076)**	**(18,187)**	**(2,438)**	**9,191**	**(1,589,148)**
本財政年度中與過往意外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 (-)	105,315	89,833	13,718	(4,917)	99,129	(3,972)	41	40,681	14,259	140,697	11,227	133,325	99,955	253,066	30,350	311,278	908,770	3,132	253,788	28,720	(30,873)	207,082	(11,985)	-	119,556	7,629	9,946	2,829,750
本財政年度中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 in current financial year, relating to prior year	**105,315**	**89,833**	**13,718**	**(4,917)**	**99,129**	**(3,972)**	**41**	**40,681**	**14,259**	**140,697**	**11,227**	**133,325**	**99,955**	**253,066**	**30,350**	**311,278**	**908,770**	**3,132**	**253,788**	**28,720**	**(30,873)**	**207,082**	**(11,985)**	**-**	**119,556**	**7,629**	**9,946**	**2,829,750**
本財政年度中申索負債的現時估計邊際的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(22,778)	(1,160)	(8,104)	(6,797)	(12,483)	(4,734)	38	(3,397)	603	(29,869)	453	(4,180)	11,264	10,961	(1,627)	(14,872)	(8,616)	62	(281)	4,682	(4,784)	(17,762)	(319)	-	(1,466)	(221)	(418)	(115,805)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(667,986)**	**245,588**	**6,626**	**30,661**	**147,080**	**(121,529)**	**755**	**(439)**	**18,998**	**149,544**	**12,765**	**138,265**	**163,669**	**393,969**	**15,721**	**63,900**	**1,018,148**	**7,914**	**443,135**	**139,996**	**64,507**	**266,783**	**961,209**	**(2,498,076)**	**99,904**	**4,970**	**18,718**	**1,124,797**

直接業務 - 在岸 Direct Business - Onshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health: 團體醫療 Group Medical	意外及健康 Accident & Health: 個人醫療 Individual Medical	意外及健康 Accident & Health: 旅遊 Travel	意外及健康 Accident & Health: 其他 Others	汽車 Motor Vehicle: 私人 Private	汽車 Motor Vehicle: 商業 Commercial	航空 Aviation	船舶 Ships: 船體及機器 Hull & Machinery	船舶 Ships: 本地船隻責任 Local Vessels Liability	船舶 Ships: 船東責任保賠 Protection & Indemnity	船舶 Ships: 其他 Others	貨運 Goods in Transit	財產損壞 Property Damage: 商業 - 工程 Commercial - Engineering	財產損壞 Property Damage: 商業 - 其他 Commercial - Others	財產損壞 Property Damage: 個人財產保險 Personal Line	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 - 公眾責任 General Liability - Public Liability: 業主立案法團責任 Owners' Corporation Liability	一般法律責任 - 公眾責任 General Liability - Public Liability: 其他 Others	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	一般法律責任 - 其他法律責任 General Liability - Other Liability: 專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	一般法律責任 - 其他法律責任 General Liability - Other Liability: 其他 Others	金錢損失 - 按揭 Pecuniary Loss - Mortgage: 標準按揭 Standard Mortgage	金錢損失 - 按揭 Pecuniary Loss - Mortgage: 逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 信貸及擔保 Credit & Suretyship	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 營業中斷 Business Interruption	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others: 其他 Others	總額 Total
表S：補充資訊 Table S :Supplementary Information																												
本財政年度中的已償付申索額 Claims paid in current financial year																												
已償付申索毛額 Gross claim paid	10,973,643	3,090,353	627,571	477,964	1,500,410	1,241,142	4,542	167,480	19,530	324,528	32,504	376,246	280,636	1,120,561	540,332	1,392,770	2,085,169	5,903	452,113	577,944	273,068	390,522	76,019	692	87,503	7,539	48,436	26,175,121
已償付申索淨額 Net claim paid	8,700,487	2,664,112	478,654	336,579	1,131,010	1,028,466	56	82,979	4,928	143,040	13,546	123,441	91,038	335,659	281,426	876,918	1,649,176	5,294	236,977	164,539	108,009	170,843	56,366	346	51,353	881	35,867	18,771,988
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																												
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	238,569	157,177	213,180	265,964	2,535,264	3,251,886	9,475	209,744	37,626	1,422,626	25,164	629,701	1,154,445	2,020,501	443,857	3,401,866	4,513,319	36,459	1,792,284	633,020	336,399	687,372	37,468	-	192,916	36,827	15,628	24,298,736
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	227,421	110,040	179,502	258,234	2,413,557	2,974,133	10,193	251,070	54,989	1,784,422	31,770	530,066	1,293,734	2,493,386	352,969	3,286,622	4,499,687	36,252	1,650,811	313,371	435,816	944,125	3,522	-	187,387	21,392	37,523	24,381,994
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	224,999	127,516	175,229	188,865	1,922,928	2,782,988	8,053	100,989	13,362	348,228	13,544	196,511	358,530	513,095	208,992	2,418,218	3,773,491	28,355	950,471	303,140	129,397	316,260	33,138	-	59,951	3,039	12,711	15,212,001
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	215,192	94,465	146,947	196,299	1,799,107	2,582,804	8,149	119,659	19,062	542,989	20,314	193,154	413,712	636,552	192,027	2,360,901	3,713,036	26,410	940,402	85,713	172,931	540,924	3,251	-	101,075	3,488	23,739	15,152,302
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																												
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	1,279,137	465,108	230,225	258,917	1,189,958	1,551,843	2,639	194,411	36,904	152,034	56,767	366,681	563,440	593,933	185,666	3,532,994	4,513,144	4,059	1,093,720	1,200,732	1,689,487	1,872,489	30,325	-	360,412	15,875	87,339	21,528,239
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	1,259,044	483,390	126,713	143,325	1,162,341	1,441,843	3,847	168,261	34,527	208,873	41,740	308,943	448,642	687,518	112,115	3,357,519	4,658,511	4,624	1,223,106	1,368,089	1,396,084	1,808,960	27,556	-	436,235	18,495	79,088	21,009,389
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	1,036,174	378,842	185,678	89,928	841,630	1,149,535	946	92,386	19,351	62,989	24,399	155,689	194,660	201,636	34,227	2,241,650	3,718,547	(1,173)	617,372	324,788	699,779	891,711	25,037	-	97,472	10,725	41,001	13,134,975
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	1,010,024	400,241	103,299	75,055	797,769	1,194,818	774	71,038	23,823	63,616	19,260	150,951	171,267	236,943	26,723	2,116,337	3,789,770	(926)	622,821	639,086	580,291	712,297	23,500	-	51,694	14,862	34,135	12,929,468

保險業監管局
Insurance Authority

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
意外年度離岸直接業務承保業績
Underwriting Results of Offshore Direct Business in Accident Year Basis

(港幣千元)
(HK$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore																											
	意外及健康 Accident & Health				汽車 Motor Vehicle			船舶 Ships					財產損壞 Property Damage					一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	航空 Aviation	船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保賠 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others	總額 Total
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																												
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																												
毛保費 (+) Gross Premium Written (+)	515,044	679,043	87,705	81,647	86,307	19,502	30,893	177,795	978	707,642	4,999	34,983	19,957	512,961	28,629	21,840	77,678	-	49,085	54,372	28,513	184,826	-	-	33,102	25,652	15,875	3,479,027
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(36,284)	(112,782)	(15,390)	(12,785)	(14,716)	(2,125)	(1,684)	(32,704)	(242)	(42,129)	(1,021)	(1,264)	(1,233)	(125,459)	(17,438)	(5,956)	(18,333)	-	(8,644)	(15,759)	(4,016)	(25,330)	-	-	(6,598)	(2,362)	(2,083)	(506,337)
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																												
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(51,864)	(32,871)	(19,048)	(13,361)	(18,430)	(7,995)	(27,860)	(92,961)	(445)	(426,839)	(2,245)	(32,364)	(19,115)	(358,086)	(6,177)	(302)	(9,460)	-	(30,684)	(45,305)	(20,495)	(113,162)	-	-	(26,450)	(25,121)	(8,836)	(1,389,479)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	6,997	10,572	6,064	4,434	4,126	1,010	708	20,933	108	29,663	334	1,978	1,210	73,808	1,355	31	1,565	-	7,285	20,075	4,588	21,471	-	-	8,606	3,857	820	231,595
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)	**148**	**544**	**83,020**	**23,043**	**71,856**	**6,181**	**3,028**	**1,001**	**143**	**2,659**	**56**	**589**	**849**	**23,790**	**8,132**	**1,349**	**4,662**	**-**	**10,472**	**293**	**614**	**2,581**	**-**	**-**	**59**	**68**	**289**	**245,426**

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore																											
	意外及健康 Accident & Health				汽車 Motor Vehicle			船舶 Ships					財產損壞 Property Damage					一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	航空 Aviation	船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保賠 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others	總額 Total
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																												
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	512,375	664,783	84,438	79,692	86,293	16,549	29,984	194,807	1,057	643,827	4,560	35,086	21,782	523,816	29,750	23,432	84,175	-	50,058	56,533	29,358	208,084	-	-	62,996	23,954	31,696	3,499,085
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(36,717)	(112,783)	(15,384)	(12,851)	(17,869)	(2,812)	(1,641)	(40,129)	(271)	(48,777)	(1,003)	(1,312)	(1,712)	(129,057)	(19,318)	(7,236)	(20,140)	-	(9,574)	(13,736)	(3,969)	(29,164)	-	-	(6,510)	(2,369)	(3,943)	(538,276)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(446,852)	(545,509)	(32,311)	(44,955)	(39,229)	(4,963)	(14,904)	(152,856)	(400)	(428,612)	(2,376)	(19,179)	(6,792)	(168,434)	(1,072)	(4,455)	(46,540)	-	(21,897)	(20,375)	(12,364)	(114,601)	-	-	(4,627)	(4,564)	(3,940)	(2,141,805)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(9,140)	5,328	(7,580)	(4,073)	(608)	(4,609)	(12,889)	(6,231)	(179)	(177,221)	(642)	(12,544)	(12,592)	(169,366)	(4,615)	(472)	(1,890)	-	(8,200)	(10,745)	(6,430)	(2,104)	-	-	(40,521)	(29,094)	(7,556)	(523,972)
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(52,747)	(32,278)	(17,640)	(13,213)	(18,774)	(6,280)	(26,977)	(100,187)	(505)	(391,403)	(2,127)	(32,273)	(20,328)	(369,193)	(6,505)	(395)	(9,416)	-	(31,534)	(44,380)	(18,716)	(115,468)	-	-	(52,890)	(23,215)	(16,382)	(1,402,827)
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 (+)	6,988	10,572	6,065	4,457	4,134	743	688	22,715	124	27,408	329	1,955	1,287	73,920	1,277	24	1,558	-	7,655	17,501	4,284	25,590	-	-	8,601	3,858	1,927	233,661
與本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 (+)	36,618	27,034	3,995	4,683	14,031	928	13,400	71,241	203	186,774	1,156	17,774	6,448	125,906	613	(101)	5,969	-	15,680	16,134	8,002	87,774	-	-	3,768	(9,737)	6,900	645,193
本財政年度中的已承付開支 Expenses incurred in current financial year	(33,512)	(49,231)	(16,013)	(6,880)	(5,454)	(1,962)	(11,652)	(15,038)	(98)	(74,028)	89	(1,368)	(1,024)	(39,242)	(163)	(219)	(6,215)	-	(3,072)	(4,273)	(3,275)	(26,540)	-	-	(8,378)	(1,667)	(129)	(309,346)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	33	(304)	(491)	(82)	(177)	(686)	134	(2,044)	5	(24,179)	555	64	73	(3,362)	1,360	(48)	(739)	-	2,952	646	(287)	412	-	-	(35)	(212)	590	(25,822)
管理開支 (-) Management expenses (-)	(33,545)	(48,927)	(15,522)	(6,799)	(5,278)	(1,276)	(11,786)	(12,994)	(103)	(49,848)	(466)	(1,432)	(1,097)	(35,880)	(1,523)	(171)	(5,476)	-	(6,024)	(4,918)	(2,988)	(26,952)	-	-	(8,344)	(1,455)	(719)	(283,524)
未滿期利潤的變動 (+) Change in unearned profit (+)	(17,054)	148	259	(56)	(871)	392	(28)	1,311	9	(5,723)	(1)	(22)	(187)	10,123	19,001	(712)	(1,536)	-	(89)	(575)	(420)	(20,351)	-	-	(4)	(217)	(5,461)	(22,062)
本財政年度中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 in current financial year, relating to current year	**(30,899)**	**(37,263)**	**13,409**	**10,876**	**22,262**	**2,595**	**(11,129)**	**(18,135)**	**118**	**(90,534)**	**627**	**662**	**(527)**	**27,841**	**23,584**	**10,338**	**7,854**	**-**	**7,227**	**6,829**	**2,900**	**15,324**	**-**	**-**	**2,955**	**(13,956)**	**10,667**	**(36,375)**
本財政年度中與過往意外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 (-)	(1,060)	3,927	(400)	5,865	777	(4,914)	(8,521)	49,465	215	(94,277)	8,405	16,189	234	37,606	12,869	1,646	12,921	-	18,478	(12,869)	(7,614)	42,758	-	-	6,000	21,892	1,142	110,736
本財政年度中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 in current financial year, relating to prior year	**(1,060)**	**3,927**	**(400)**	**5,865**	**777**	**(4,914)**	**(8,521)**	**49,465**	**215**	**(94,277)**	**8,405**	**16,189**	**234**	**37,606**	**12,869**	**1,646**	**12,921**	**-**	**18,478**	**(12,869)**	**(7,614)**	**42,758**	**-**	**-**	**6,000**	**21,892**	**1,142**	**110,736**
本財政年度中申索負債的風險邊際的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(686)	198	(347)	390	(1,036)	(744)	-	(832)	2	(15,603)	2	339	14	(1,257)	1,717	(131)	(655)	-	(52)	(139)	(624)	(2,129)	-	-	-	(21)	800	(20,795)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(32,645)**	**(33,138)**	**12,662**	**17,132**	**22,003**	**(3,063)**	**(19,651)**	**30,499**	**335**	**(200,414)**	**9,033**	**17,190**	**(279)**	**64,189**	**38,171**	**11,853**	**20,120**	**-**	**25,653**	**(6,179)**	**(5,338)**	**55,953**	**-**	**-**	**8,954**	**7,915**	**12,609**	**53,566**

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore																											
	意外及健康 Accident & Health				汽車 Motor Vehicle			船舶 Ships					財產損壞 Property Damage					一般法律責任 - 公眾責任 General Liability - Public Liability		一般法律責任 - 其他法律責任 General Liability - Other Liability			金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others			
	團體醫療 Group Medical	個人醫療 Individual Medical	旅遊 Travel	其他 Others	私人 Private	商業 Commercial	航空 Aviation	船體及機器 Hull & Machinery	本地船隻責任 Local Vessels Liability	船東責任保賠 Protection & Indemnity	其他 Others	貨運 Goods in Transit	商業 - 工程 Commercial - Engineering	商業 - 其他 Commercial - Others	個人財產保險 Personal Line	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	業主立案法團責任 Owners' Corporation Liability	其他 Others	董事及高級管理人員責任 Directors & Officers Liability	專業彌償, 醫療事故責任及錯誤和疏忽 Professional Indemnity, Medical Malpractice, and Errors & Omissions	其他 Others	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	信貸及擔保 Credit & Suretyship	營業中斷 Business Interruption	其他 Others	總額 Total
表S：補充資訊 Table S :Supplementary Information																												
本財政年度中的已償付申索額 Claims paid in current financial year																												
已償付申索毛額 Gross claim paid	467,483	505,415	21,518	33,570	33,922	9,286	5,668	103,910	-	398,589	604	493	886	169,760	103	3,102	30,541	-	5,010	14,069	4,618	34,571	-	-	44	30,147	4,845	1,878,154
已償付申索淨額 Net claim paid	425,101	482,182	19,131	31,780	23,374	4,539	5,668	51,211	-	216,982	410	73	75	23,566	54	3,156	28,907	-	1,447	6,982	176	8,867	-	-	-	15,020	790	1,349,490
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																												
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	5,949	76,509	8,047	15,115	38,373	14,169	5,685	184,666	-	1,365,336	1,781	8,578	17,890	208,785	64	3,956	38,837	-	5,531	87,203	31,081	100,124	-	-	-	126,592	81	2,344,352
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	18,016	40,722	6,995	15,829	43,880	11,424	-	217,896	-	894,114	669	15,386	23,033	373,924	167	8,824	32,462	-	7,378	34,056	4,648	88,797	-	-	0	163,815	257	2,002,291
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	5,949	72,918	7,886	14,044	25,241	8,830	5,685	90,070	-	276,813	1,070	1,935	374	52,863	40	3,934	35,525	-	1,813	57,177	4,692	21,247	-	-	-	43,943	-	732,050
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	18,016	40,722	6,561	14,744	25,725	6,091	-	102,307	-	107,684	357	4,028	166	81,740	151	7,991	29,909	-	2,587	23,708	2,629	11,095	-	-	-	66,618	158	552,987
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																												
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	56,579	5,845	21,290	14,536	40,094	2,957	119,065	108,515	111	149,001	553	4,579	14,666	122,500	1,668	3,840	26,754	-	36,520	140,987	39,485	146,571	-	-	8,576	4,565	1,611	1,070,866
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	58,135	6,167	14,234	15,865	44,245	1,012	37,136	112,884	390	101,239	17,557	6,248	33,207	101,416	13,555	20	36,875	-	63,771	177,100	24,257	180,884	-	-	11,264	212	1,029	1,058,702
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	52,758	5,578	18,201	12,759	21,001	2,546	1,592	53,619	22	395	233	1,232	55	19,526	830	3,839	19,132	-	11,417	57,266	15,901	36,774	-	-	1,966	156	276	337,072
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	54,203	5,827	12,418	11,491	19,073	808	2,919	60,878	182	51,941	8,575	1,270	95	10,711	12,467	9	23,342	-	23,667	84,037	7,151	72,208	-	-	7,294	92	561	471,218

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保險業監管局
Insurance Authority

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
意外年度臨時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Busines in Accident Year Basis

(港幣千元)
(HK$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及分出的業務的銷售與佣金資訊 **Table 1: Sales & Commission Information on Business Written & Ceded**																									
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**																									
毛保費 (+) Gross Premium Written (+)	2,504,909	117,086	35,402	862,290	710,542	5,712,989	74,224	1,198,458	64,708	34,311	700,333	12,010,255	482	-	-	386,106	20,244	540,983	(6)	188,033	-	-	89,878	1,225,719	13,235,974
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(358,724)	(35,496)	(3,232)	(93,911)	(129,127)	(699,535)	(12,310)	(233,996)	(15,510)	(7,241)	(138,919)	(1,728,003)	(144)	-	-	(21,770)	(3,622)	(118,199)	-	(36,502)	-	-	(15,988)	(196,225)	(1,924,228)
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**																									
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(488,438)	(45,220)	(31,304)	(540,323)	(532,476)	(4,338,115)	(10,615)	(703,709)	(18,744)	(6,862)	(371,225)	(7,087,031)	(222)	-	-	(256,880)	(12,672)	(189,362)	22	(96,747)	-	-	(31,369)	(587,230)	(7,674,261)
附分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	54,649	13,937	2,051	26,541	124,422	767,233	1,004	155,686	5,644	2,002	107,977	1,261,146	71	-	-	3,444	1,921	53,723	-	23,813	-	-	5,057	88,029	1,349,176
該年度在香港承保的保單數目 (個別數) **Number of policies written in Hong Kong during the year (in unit)**																									

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入賬項發動的總承保業績 **Table 2: Total Underwriting Results including discount movement for current financial year**																									
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	2,398,895	114,744	36,321	769,163	779,961	5,640,659	75,015	1,207,787	78,005	635	677,075	11,778,259	1,869	-	-	336,755	22,576	550,028	(6)	200,402	-	-	40,025	1,151,649	12,929,908
本財政年度中的賺資開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(374,984)	(35,409)	(3,401)	(100,875)	(137,892)	(730,054)	(13,685)	(212,721)	(27,572)	(2,264)	(134,051)	(1,772,907)	(450)	-	-	(24,398)	(3,959)	(119,182)	-	(30,644)	-	-	(8,372)	(187,004)	(1,959,911)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(2,158,926)	(56,454)	(18,017)	(543,202)	(553,327)	(3,949,614)	(46,964)	(533,867)	(24,900)	(1,596)	(421,320)	(8,308,187)	(277)	-	-	(198,015)	(7,892)	(188,601)	(6)	(99,232)	-	-	(4,951)	(498,974)	(8,807,161)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	35,411	(4,985)	(14,860)	(56,987)	(27,722)	(528,584)	(4,018)	(329,740)	(11,718)	18	(130,726)	(1,073,911)	(78)	-	-	(135,306)	(7,816)	(78,408)	22	(18,753)	-	-	(21,690)	(262,030)	(1,335,940)
本財政年度中分出的滿期保費 (-) *Premium earned in current financial year on business ceded to reinsurers (-)*	(476,008)	(42,580)	(31,875)	(489,375)	(579,886)	(4,341,504)	(12,615)	(797,718)	(30,209)	(406)	(374,956)	(7,177,134)	(390)	-	-	(242,911)	(14,169)	(217,799)	22	(112,878)	-	-	(30,755)	(618,882)	(7,796,016)
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 (+)*	54,807	13,924	2,077	22,634	138,332	772,005	1,194	154,503	11,241	105	88,725	1,259,545	91	-	-	3,025	2,342	54,133	-	22,666	-	-	5,063	87,319	1,346,865
與本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 (+)*	456,613	23,671	14,938	409,754	413,832	3,040,915	7,404	313,476	7,251	319	155,505	4,843,678	221	-	-	104,580	4,012	85,259	-	71,459	-	-	4,002	269,533	5,113,211
本財政年度中的已承付開支 Expenses incurred in current financial year	(67,733)	(17,535)	(1,908)	(43,001)	(85,526)	(467,140)	(10,274)	(147,841)	(3,662)	(80)	(125,816)	(970,517)	(38)	-	(35)	(26,337)	(7,889)	(31,326)	1	(27,211)	-	-	(1,093)	(93,927)	(1,064,444)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) *Changes in ULAE in claims liabilities for all accident years (-)*	87	(889)	254	8,340	(2,442)	(18,776)	(1,222)	(1,922)	(363)	(13)	(3,088)	(20,036)	(1)	-	(35)	(9,161)	(5,914)	(3,435)	3	(8,541)	-	-	(71)	(27,154)	(47,190)
管理開支 (-) *Management expenses (-)*	(67,820)	(16,646)	(2,162)	(51,341)	(83,084)	(448,364)	(9,052)	(145,919)	(3,299)	(68)	(122,728)	(950,481)	(37)	-	-	(17,177)	(1,975)	(27,891)	(2)	(18,670)	-	-	(1,022)	(66,774)	(1,017,255)
未滿期利潤的變動 (+) Change in unearned profit (+)	3,182	2,864	114	9,585	240	(3,237)	(1,750)	55,842	5,497	17,589	10,893	100,819	(7)	-	-	2,698	490	(1,927)	-	2,701	-	-	23,913	27,868	128,687
本財政年度中與本年度相關的淨未點現最佳估算綜合業務業績 **Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year**	**(164,155)**	**3,224**	**(1,751)**	**34,683**	**(24,265)**	**(37,970)**	**(1,675)**	**39,460**	**15,650**	**14,301**	**(123,945)**	**(246,443)**	**1,019**	**-**	**(35)**	**(44,603)**	**(4,489)**	**130,584**	**11**	**27,264**	**-**	**-**	**27,832**	**137,582**	**(108,862)**
本財政年度中與過往意外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 (-)	(89,406)	(2,084)	(8,815)	39,931	12,782	156,162	2,930	70,901	3,325	714	157,620	344,059	99	-	(156)	11,676	(10,213)	40,103	593	(79,985)	-	-	9,616	(28,267)	315,792
本財政年度中與過往年度相關的淨未點現最佳估算綜合業務業績 **Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year**	**(89,406)**	**(2,084)**	**(8,815)**	**39,931**	**12,782**	**156,162**	**2,930**	**70,901**	**3,325**	**714**	**157,620**	**344,059**	**99**	**-**	**(156)**	**11,676**	**(10,213)**	**40,103**	**593**	**(79,985)**	**-**	**-**	**9,616**	**(28,267)**	**315,792**
本財政年度中申索負債的現時估計邊際的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(8,609)	(587)	(19)	3,138	4,194	(13,716)	(171)	(6,630)	(1,167)	(42)	(4,235)	(27,844)	(5)	-	(23)	(7,381)	(16,313)	(5,931)	-	(9,022)	-	-	1	(38,674)	(66,518)
未點現承保業績 - 利潤(虧損) **Undiscounted Underwriting Results - Profit(/Loss)**	**(262,171)**	**553**	**(10,585)**	**77,752**	**(7,289)**	**104,477**	**1,083**	**103,731**	**17,808**	**14,973**	**29,439**	**69,771**	**1,113**	**-**	**(214)**	**(40,308)**	**(31,016)**	**164,756**	**604**	**(61,743)**	**-**	**-**	**37,449**	**70,641**	**140,412**

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 **Table S :Supplementary Information**																									
本財政年度中的已償付申索額 **Claims paid in current financial year**																									
已償付申索毛額 Gross claim paid	2,046,329	57,348	8,995	202,928	365,881	2,429,444	40,697	361,424	2,121	346	211,340	5,726,855	1	-	-	109,812	4,860	132,163	-	74,976	-	-	1,186	322,998	6,049,852
已償付申索淨額 Net claim paid	1,594,487	35,472	4,863	92,016	68,283	446,458	34,445	162,737	1,235	277	102,761	2,543,034	1	-	-	86,687	4,110	91,950	-	53,749	-	-	947	237,443	2,780,478
本財政年度的已報未決中索準備金的變動 **Changes in case outstanding provision in current financial year**																									
已報未決中索準備金的結轉毛額額 Gross case outstanding provision c/f	151,646	93,977	16,450	956,293	708,212	6,121,142	94,244	1,948,248	1,731	-	359,296	10,451,239	-	20	385	201,955	91,358	184,848	685	351,214	-	-	1,381	831,845	11,283,085
已報未決中索準備金的承前毛額額 Gross case outstanding provision b/f	173,174	95,488	7,918	632,923	718,036	6,203,537	95,596	2,075,018	1,799	-	352,991	10,356,480	-	20	273	197,121	103,658	166,577	767	171,898	-	-	4,824	645,138	11,001,618
已報未決中索準備金的結轉淨額額 Net case outstanding provision c/f	144,499	63,224	7,304	219,793	205,982	1,118,443	69,183	388,718	1,330	-	156,844	2,375,320	-	20	232	62,331	74,074	102,541	685	129,648	-	-	152	369,684	2,745,004
已報未決中索準備金的承前淨額額 Net case outstanding provision b/f	166,419	63,116	1,012	220,923	231,076	949,502	69,635	441,899	1,623	-	147,838	2,293,044	-	20	189	46,914	81,425	115,179	766	84,512	-	-	3,483	332,488	2,625,532
本財政年度的已招致但未報賠申索準備金的變動 **Changes in IBNR provision in current financial year**																									
已招致但未報賠申索準備金的結轉毛額額 Gross IBNR provision c/f	1,076,460	127,252	119,240	377,754	438,223	3,950,204	77,283	952,727	62,291	1,250	299,985	7,482,668	374	-	422	79,972	96,287	85,121	896	370,835	-	-	5,043	638,951	8,121,619
已招致但未報賠申索準備金的承前毛額額 Gross IBNR provision b/f	904,164	130,214	72,453	242,438	292,381	2,757,015	81,910	945,794	35,774	893	294,934	5,757,968	203	-	288	106,235	77,760	95,694	1,401	337,539	-	-	13,841	632,961	6,390,929
已招致但未報賠申索準備金的結轉淨額額 Net IBNR provision c/f	539,699	91,803	11,674	185,507	151,254	843,436	66,895	415,541	39,336	1,000	150,778	2,496,922	142	-	272	29,554	76,228	47,125	896	202,145	-	-	484	356,847	2,853,769
已招致但未報賠申索準備金的承前淨額額 Net IBNR provision b/f	325,413	90,377	10,783	142,465	123,084	707,854	66,234	439,991	25,954	714	145,168	2,078,038	186	-	161	13,054	61,699	57,384	1,401	174,819	-	-	7,239	315,943	2,393,981

保險業監管局
Insurance Authority

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

意外年度在岸臨時再保險業務承保業績
Underwriting Results of Onshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK$'000)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative 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 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	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																									
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																									
毛保費 (+) Gross Premium Written (+)	1,310,246	56,615	35,938	107,427	538,036	1,271,350	60,751	291,483	64,708	34,311	84,662	3,855,528	-	-	-	188,434	12,625	16,820	-	15,225	-	-	943	234,047	4,089,574
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(206,281)	(17,689)	(2,650)	(12,606)	(100,202)	(216,965)	(11,056)	(51,475)	(15,510)	(7,241)	(15,615)	(657,289)	-	-	-	(3,643)	(2,384)	(3,834)	-	(2,833)	-	-	(192)	(12,885)	(670,175)
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																									
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(75,428)	(8,189)	(31,143)	(75,787)	(422,277)	(999,129)	(10,056)	(121,935)	(18,744)	(6,862)	(49,652)	(1,819,202)	-	-	-	(143,692)	(9,201)	(13,465)	-	(7,565)	-	-	(656)	(174,579)	(1,993,781)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	7,028	1,140	1,407	8,668	99,192	211,956	1,005	26,587	5,644	2,002	18,238	382,866	-	-	-	61	1,546	6,387	-	1,869	-	-	170	10,033	392,899
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)																									

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative 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 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	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	1,239,109	56,020	36,795	96,209	576,484	1,430,958	60,848	271,779	78,005	635	78,960	3,925,800	-	-	-	163,527	13,634	19,478	-	25,586	-	-	1,037	223,262	4,149,062
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(209,969)	(17,599)	(2,712)	(11,844)	(105,249)	(255,984)	(12,005)	(50,917)	(27,572)	(2,264)	(14,419)	(710,535)	-	-	-	(3,643)	(2,491)	(4,209)	-	(2,533)	-	-	(194)	(13,070)	(723,604)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(933,126)	(36,030)	(20,551)	(30,735)	(344,714)	(668,733)	(42,157)	(106,424)	(24,900)	(1,596)	(68,017)	(2,276,983)	-	-	-	(68,192)	(5,294)	(3,432)	-	(11,935)	-	-	(148)	(89,000)	(2,365,982)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(12,968)	(1,866)	(13,111)	(48,686)	(54,925)	(428,605)	(2,216)	(77,671)	(11,718)	18	(12,998)	(664,745)	-	-	-	(81,776)	(6,035)	(5,304)	-	(7,379)	-	-	(433)	(100,927)	(765,672)
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(75,565)	(8,090)	(31,758)	(73,221)	(447,617)	(1,146,293)	(10,274)	(157,894)	(30,209)	(406)	(55,182)	(2,036,508)	-	-	-	(143,693)	(10,053)	(15,348)	-	(12,089)	-	-	(750)	(181,934)	(2,218,441)
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 (+)	7,156	1,126	1,433	6,451	108,588	232,643	1,155	24,946	11,241	105	3,871	398,714	-	-	-	61	1,795	6,771	-	811	-	-	169	9,608	408,322
與本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 (+)	55,441	5,097	17,214	18,084	284,104	485,045	6,903	55,277	7,251	319	38,314	973,049	-	-	-	61,856	2,223	3,274	-	3,899	-	-	148	71,399	1,044,448
本財政年度中的已承付開支 Expenses incurred in current financial year	(45,619)	(9,922)	(2,454)	(12,574)	(61,153)	(104,570)	(9,375)	(18,444)	(3,662)	(80)	(10,221)	(278,075)	-	-	-	(6,621)	(2,476)	(1,661)	3	(8,204)	-	-	(40)	(18,999)	(297,074)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	1,636	(1,014)	11	232	(528)	(4,573)	(1,272)	3,565	(363)	(13)	(1,310)	(3,630)	-	-	-	(111)	(1,037)	(84)	3	(4,184)	-	-	-	(5,412)	(9,042)
管理開支 (-) Management expenses (-)	(47,255)	(8,908)	(2,465)	(12,806)	(60,625)	(99,996)	(8,103)	(22,009)	(3,299)	(68)	(8,911)	(274,445)	-	-	-	(6,510)	(1,440)	(1,577)	-	(4,020)	-	-	(40)	(13,587)	(288,032)
未滿期利潤的變動 (+) Change in unearned profit (+)	(88)	2,712	1	296	181	(2,657)	(1,359)	32,858	5,497	17,589	7,571	62,602	-	-	-	(1,041)	-	(152)	-	297	-	-	(8)	(904)	61,698
本財政年度中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 in current financial year, relating to current year	**37,338**	**(6,685)**	**(2,032)**	**(7,334)**	**10,623**	**(29,591)**	**(6,264)**	**51,182**	**15,650**	**14,301**	**(19,124)**	**58,065**	**-**	**-**	**-**	**2,254**	**(2,662)**	**4,721**	**3**	**(4,167)**	**-**	**-**	**214**	**363**	**58,428**
本財政年度中與過往意外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 (-)	(86,573)	8,246	(7,149)	13,887	29,428	38,300	1,545	53,748	3,325	714	18,959	74,428	55	-	-	5,571	3,048	2,629	559	(66,557)	-	-	169	(54,526)	19,902
本財政年度中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 in current financial year, relating to prior year	**(86,573)**	**8,246**	**(7,149)**	**13,887**	**29,428**	**38,300**	**1,545**	**53,748**	**3,325**	**714**	**18,959**	**74,428**	**55**	**-**	**-**	**5,571**	**3,048**	**2,629**	**559**	**(66,557)**	**-**	**-**	**169**	**(54,526)**	**19,902**
本財政年度中申索負債的現時估計邊際的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(8,574)	(803)	11	795	5,301	8,835	(172)	(4,426)	(1,167)	(42)	902	660	-	-	-	(162)	(26)	(222)	-	(438)	-	-	-	(848)	(188)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(57,809)**	**758**	**(9,170)**	**7,348**	**45,351**	**17,544**	**(4,891)**	**100,504**	**17,808**	**14,973**	**737**	**133,152**	**55**	**-**	**-**	**7,663**	**360**	**7,128**	**562**	**(71,162)**	**-**	**-**	**383**	**(55,011)**	**78,142**

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore												非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative 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 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	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	894,618	29,946	8,911	31,806	298,659	546,849	37,320	70,308	2,121	346	14,789	1,935,673	-	-	-	21,172	-	4,604	-	218	-	-	-	25,994	1,961,668
已償付申索淨額 Net claim paid	822,164	22,902	4,801	16,444	45,476	167,682	31,126	37,864	1,235	277	4,724	1,154,693	-	-	-	2,329	-	3,473	-	178	-	-	-	5,979	1,160,673
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	136,803	75,864	10,403	103,066	461,381	1,462,189	81,387	1,385,084	1,731	-	68,450	3,786,358	-	20	-	68,107	1,443	2,645	685	4,317	-	-	-	77,217	3,863,575
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	55,469	80,417	7,840	85,148	505,396	1,690,392	81,312	1,343,641	1,799	-	63,211	3,914,624	-	20	-	34,369	5,160	6,345	767	2,813	-	-	80	49,555	3,964,179
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	135,777	52,832	1,266	46,644	131,710	305,380	60,079	209,702	1,330	-	25,679	970,400	-	20	-	6,205	405	1,620	685	2,893	-	-	-	11,829	982,229
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	50,456	53,188	934	48,588	158,794	343,729	59,022	185,265	1,623	-	19,559	921,158	-	20	-	4,284	3,477	4,708	766	1,933	-	-	49	15,237	936,395
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	657,600	63,953	10,721	64,002	302,024	599,696	71,860	179,254	62,291	1,250	58,028	2,070,679	83	-	-	50,947	8,971	5,390	795	115,080	-	-	149	181,415	2,252,094
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	651,735	75,637	10,858	44,521	211,001	660,026	76,540	314,997	35,774	893	56,188	2,138,169	138	-	-	87,770	3,370	9,400	1,272	39,298	-	-	327	141,575	2,279,744
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	205,137	56,593	3,364	18,564	86,852	174,187	62,139	65,759	39,336	1,000	26,857	739,788	83	-	-	4,252	5,355	1,656	795	96,610	-	-	1	108,751	848,539
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	147,163	56,456	3,820	18,366	84,873	169,671	61,457	132,447	25,954	714	18,354	719,273	138	-	-	8,579	2,574	4,619	1,272	23,370	-	-	121	40,673	759,946

保險業監管局
Insurance Authority

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

意外年度離岸臨時再保險業務承保業績
Underwriting Results of Offshore Reinsurance Facultative Business in Accident Year Basis

(港幣千元)
(HK$'000)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																									
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																									
毛保費 (+) Gross Premium Written (+)	1,194,663	55,471	(536)	754,864	172,506	4,441,640	13,473	906,975	-	-	615,671	8,154,727	482	-	-	197,672	7,619	524,163	(6)	172,808	-	-	88,935	991,673	9,146,400
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(152,444)	(17,807)	(582)	(81,305)	(28,925)	(482,570)	(1,254)	(182,522)	-	-	(123,304)	(1,070,713)	(144)	-	-	(18,127)	(1,239)	(114,365)	-	(33,670)	-	-	(15,796)	(183,340)	(1,254,054)
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																									
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(413,009)	(37,031)	(161)	(464,536)	(110,199)	(3,338,986)	(559)	(581,775)	-	-	(321,573)	(5,267,829)	(222)	-	-	(113,188)	(3,471)	(175,898)	22	(89,182)	-	-	(30,713)	(412,651)	(5,680,480)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	47,621	12,798	644	17,873	25,230	555,277	(1)	129,099	-	-	89,739	878,280	71	-	-	3,383	375	47,336	-	21,944	-	-	4,887	77,997	956,277
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)																									

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
本財政年度中的滿期保費毛額 (+) Gross earned premium in current financial year (+)	1,159,786	58,724	(474)	672,955	203,477	4,209,701	14,167	936,009	-	-	598,115	7,852,459	1,869	-	-	173,228	8,942	530,550	(6)	174,816	-	-	38,988	928,387	8,780,846
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(165,014)	(17,810)	(689)	(89,032)	(32,642)	(474,070)	(1,679)	(161,805)	-	-	(119,632)	(1,062,373)	(450)	-	-	(20,755)	(1,468)	(114,973)	-	(28,111)	-	-	(8,178)	(173,934)	(1,236,307)
與本意外年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,225,801)	(20,424)	2,535	(512,467)	(208,612)	(3,280,881)	(4,807)	(427,443)	-	-	(353,303)	(6,031,204)	(277)	-	-	(129,823)	(2,598)	(185,169)	(6)	(87,297)	-	-	(4,803)	(409,975)	(6,441,178)
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	48,379	(3,119)	(1,750)	(8,301)	27,204	(99,979)	(1,802)	(252,069)	-	-	(117,728)	(409,166)	(78)	-	-	(53,530)	(1,781)	(73,104)	22	(11,374)	-	-	(21,257)	(161,103)	(570,269)
本財政年度中分出的滿期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(400,443)	(34,490)	(117)	(416,154)	(132,269)	(3,195,212)	(2,341)	(639,825)	-	-	(319,775)	(5,140,626)	(390)	-	-	(99,218)	(4,117)	(202,451)	22	(100,789)	-	-	(30,005)	(436,948)	(5,577,574)
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 (+)	47,651	12,798	644	16,183	29,745	539,362	38	129,557	-	-	84,854	860,831	91	-	-	2,964	546	47,362	-	21,854	-	-	4,894	77,712	938,543
與本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 (+)	401,172	18,573	(2,276)	391,670	129,728	2,555,870	501	258,199	-	-	117,192	3,870,629	221	-	-	42,724	1,789	81,985	-	67,560	-	-	3,854	198,134	4,068,763
本財政年度中的已承付開支 Expenses incurred in current financial year	(22,114)	(7,613)	546	(30,427)	(24,373)	(362,570)	(899)	(129,397)	-	-	(115,595)	(692,442)	(38)	-	(35)	(19,716)	(5,413)	(29,665)	(2)	(19,007)	-	-	(1,053)	(74,928)	(767,370)
所有意外年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(1,548)	125	243	8,108	(1,914)	(14,203)	49	(5,487)	-	-	(1,778)	(16,406)	(1)	-	(35)	(9,050)	(4,877)	(3,351)	-	(4,357)	-	-	(71)	(21,742)	(38,147)
管理開支 (-) Management expenses (-)	(20,565)	(7,738)	303	(38,535)	(22,459)	(348,367)	(949)	(123,910)	-	-	(113,817)	(676,036)	(37)	-	-	(10,667)	(536)	(26,314)	(2)	(14,650)	-	-	(982)	(53,187)	(729,223)
未滿期利潤的變動 (+) Change in unearned profit (+)	3,270	152	113	9,289	59	(581)	(390)	22,984	-	-	3,322	38,217	(7)	-	-	3,739	490	(1,775)	-	2,404	-	-	23,921	28,772	66,989
本財政年度中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 in current financial year, relating to current year	**(201,494)**	**9,909**	**281**	**42,017**	**(34,888)**	**(8,379)**	**4,588**	**(11,722)**	**-**	**-**	**(104,821)**	**(304,508)**	**1,019**	**-**	**(35)**	**(46,857)**	**(1,828)**	**125,863**	**8**	**31,430**	**-**	**-**	**27,618**	**137,218**	**(167,290)**
本財政年度中與過往意外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 (-)	(2,834)	(10,330)	(1,666)	26,044	(16,646)	117,863	1,385	17,153	-	-	138,661	269,631	44	-	(156)	6,104	(13,261)	37,474	34	(13,428)	-	-	9,447	26,259	295,890
本財政年度中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 in current financial year, relating to prior year	**(2,834)**	**(10,330)**	**(1,666)**	**26,044**	**(16,646)**	**117,863**	**1,385**	**17,153**	**-**	**-**	**138,661**	**269,631**	**44**	**-**	**(156)**	**6,104**	**(13,261)**	**37,474**	**34**	**(13,428)**	**-**	**-**	**9,447**	**26,259**	**295,890**
本財政年度中申索負債的現時估計邊際的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(35)	216	(30)	2,343	(1,107)	(22,551)	0	(2,204)	-	-	(5,137)	(28,504)	(5)	-	(23)	(7,219)	(16,288)	(5,708)	-	(8,583)	-	-	1	(37,825)	(66,329)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(204,362)**	**(205)**	**(1,415)**	**70,404**	**(52,640)**	**86,933**	**5,974**	**3,227**	**-**	**-**	**28,703**	**(63,381)**	**1,058**	**-**	**(214)**	**(47,971)**	**(31,376)**	**157,628**	**42**	**9,419**	**-**	**-**	**37,066**	**125,651**	**62,270**

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore												非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	1,151,711	27,402	84	171,122	67,223	1,882,596	3,377	291,116	-	-	196,551	3,791,181	1	-	-	88,639	4,860	127,560	-	74,758	-	-	1,186	297,004	4,088,185
已償付申索淨額 Net claim paid	772,323	12,570	62	75,573	22,807	278,776	3,319	124,873	-	-	98,037	1,388,341	1	-	-	84,358	4,110	88,477	-	53,571	-	-	947	231,464	1,619,805
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	14,844	18,113	6,048	853,227	246,831	4,658,952	12,857	563,164	-	-	290,846	6,664,882	-	-	385	133,848	89,915	182,202	-	346,897	-	-	1,381	754,628	7,419,510
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	117,705	15,071	78	547,775	212,640	4,513,146	14,284	731,377	-	-	289,780	6,441,856	-	-	273	162,752	98,498	160,232	-	169,085	-	-	4,744	595,584	7,037,440
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	8,723	10,392	6,037	173,149	74,272	813,063	9,104	179,016	-	-	131,164	1,404,920	-	-	232	56,126	73,669	100,921	-	126,755	-	-	152	357,855	1,762,774
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	115,963	9,929	78	172,336	72,282	605,774	10,613	256,633	-	-	128,279	1,371,886	-	-	189	42,630	77,948	110,471	-	82,579	-	-	3,434	317,251	1,689,137
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	418,860	63,299	108,519	313,752	136,198	3,350,508	5,423	773,474	-	-	241,957	5,411,989	291	-	422	29,025	87,316	79,731	101	255,756	-	-	4,894	457,535	5,869,525
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	252,429	54,577	61,594	197,916	81,380	2,096,989	5,370	630,797	-	-	238,746	3,619,799	65	-	288	18,465	74,390	86,293	129	298,241	-	-	13,514	491,386	4,111,185
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	334,562	35,210	8,310	166,943	64,402	669,249	4,755	349,782	-	-	123,921	1,757,135	59	-	272	25,302	70,874	45,470	101	105,535	-	-	483	248,095	2,005,230
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	178,250	33,921	6,964	124,099	38,212	538,182	4,778	307,544	-	-	126,815	1,358,764	48	-	161	4,475	59,125	52,765	129	151,450	-	-	7,118	275,271	1,634,035

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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

承保年度臨時及協約再保險業務承保業績
Underwriting Results of Reinsurance Facultative & Treaty Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												協約再保險業務 Reinsurance Treaty Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded																									
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																									
毛保費 (+) Gross Premium Written (+)	64,148	24,809	(2)	60,603	4,345	1,534,196	6,223	164,540	4,857	8,463	(1,324)	1,870,858	9,285,118	3,926,868	25,456	353,601	907,599	12,377,883	442,575	4,557,612	142,197	-	1,911,616	33,930,526	35,801,383
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(21,237)	(4,676)	(4)	(12,707)	(1,194)	(223,240)	(702)	(41,215)	(2,363)	(4,407)	1,254	(310,492)	(2,755,659)	(969,932)	(6,364)	(82,494)	(225,819)	(2,817,188)	(35,605)	(1,283,030)	(85,346)	-	(469,820)	(8,731,257)	(9,041,749)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business																									
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(5,783)	(1,753)	-	(19,688)	(4,686)	(325,929)	(1,247)	(10,373)	-	-	(800)	(370,260)	(2,420,117)	(137,330)	(3,510)	(83,088)	(70,367)	(3,560,798)	(38,043)	(199,063)	476	-	(613,802)	(7,125,643)	(7,495,903)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,480	391	-	5,152	221	58,892	175	1,786	-	-	117	68,214	774,112	36,116	413	18,111	14,891	811,080	6,761	54,733	(223)	-	245,364	1,961,359	2,029,573
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)																									

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												協約再保險業務 Reinsurance Treaty Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	12,132	12,522	-	9,927	1,755	1,379,488	1,151	236,632	1,614	4,713	7,113	1,667,045	6,064,335	2,949,777	22,407	375,004	850,528	11,149,355	400,127	3,009,595	70,192	-	1,821,003	26,712,323	28,379,368
與本承保年度相關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(7,562)	(2,551)	-	(2,564)	(555)	(220,694)	(159)	(43,881)	(433)	(1,671)	(1,716)	(281,787)	(1,584,326)	(629,771)	(4,428)	(73,003)	(198,917)	(2,316,262)	(36,265)	(764,408)	(17,177)	-	(397,643)	(6,022,200)	(6,303,987)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(5,317)	(8,872)	-	(5,765)	(1,075)	(686,449)	(86)	(137,382)	(328)	(288)	(3,504)	(849,065)	(3,972,278)	(2,048,130)	(16,914)	(273,682)	(567,820)	(7,119,104)	(310,705)	(1,752,514)	(8,745)	-	(1,507,159)	(17,577,051)	(18,426,116)
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	(159)	353	-	(10)	(4)	(81,062)	(166)	(9,909)	2	2	(80)	(91,032)	(529,588)	(26,106)	(423)	(9,382)	23,373	(712,456)	(5,999)	(46,175)	(701)	-	179,884	(1,127,572)	(1,218,604)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(395)	(263)	-	(18)	(16)	(248,774)	(173)	(37,866)	-	-	(110)	(287,616)	(1,855,492)	(100,956)	(2,400)	(68,352)	(48,582)	(2,732,548)	(15,256)	(178,308)	(1,534)	-	(606,642)	(5,610,069)	(5,897,685)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	13	-	-	4	2	39,493	2	5,805	-	-	18	45,337	462,296	20,235	275	14,497	12,995	596,240	2,903	46,161	785	-	245,933	1,402,320	1,447,656
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	224	616	-	4	11	128,219	4	22,152	2	2	13	151,247	863,608	54,615	1,703	44,473	58,960	1,423,852	6,354	85,972	48	-	540,593	3,080,178	3,231,425
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,957)	(1,447)	0	(944)	176	(99,172)	416	(43,865)	(494)	(1,143)	(802)	(149,232)	(403,087)	(224,291)	(1,044)	(13,050)	(40,419)	(578,860)	(29,681)	(219,672)	(11,523)	-	(247,745)	(1,769,371)	(1,918,603)
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	48	(112)	0	121	89	348	105	(393)	(2)	-	189	393	(12,414)	40	(108)	(413)	(955)	(11,717)	465	(3,252)	(98)	-	(3,483)	(31,935)	(31,542)
管理開支 (-) Management expenses (-)	(1,361)	(1,441)	-	(1,204)	72	(85,614)	(770)	(18,831)	(508)	(885)	(1,006)	(111,547)	(391,503)	(198,685)	(750)	(13,229)	(39,188)	(482,963)	(31,224)	(214,706)	(11,393)	-	(245,461)	(1,629,104)	(1,740,651)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(643)	106	-	139	15	(13,906)	1,080	(24,640)	16	(259)	15	(38,077)	831	(25,646)	(186)	592	(276)	(84,179)	1,078	(1,714)	(32)	-	1,200	(108,333)	(146,410)
已綁定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(1)	(0)	-	-	71	(931)	17	1,104	-	-	(22)	238	(48,043)	(75,313)	4	2,089	9,461	107,580	8,875	35,015	(657)	-	(48,753)	(9,741)	(9,503)
本財政年度中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 in current financial year, relating to current year	**(2,864)**	**5**	**0**	**644**	**369**	**291,179**	**1,172**	**2,700**	**361**	**1,612**	**988**	**296,167**	**(472,986)**	**(53,833)**	**(398)**	**7,976**	**76,205**	**530,254**	**26,352**	**261,841**	**31,389**	**-**	**(200,413)**	**206,388**	**502,555**
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,293	(1,983)	-	4,917	(3,218)	(108,218)	3,990	31,884	3,243	3,750	(16,584)	(80,926)	2,623,294	951,186	1,940	(11,137)	(111,325)	(60,004)	83,248	1,504,568	99,131	-	(2,687)	5,078,213	4,997,287
本財政年度中與過往承保年度相關的最終淨展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(303)	565	-	(1,526)	561	35,494	(415)	(10,778)	(2,018)	(2,888)	4,260	22,953	(710,085)	(308,757)	(938)	(12,948)	17,788	(175,314)	20,421	(532,198)	(79,437)	-	(50,764)	(1,832,233)	(1,809,280)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(4,722)	11,281	1	8,161	8,924	143,497	(6,435)	(53,007)	280	(915)	46,831	153,897	(1,504,269)	(658,584)	(3,966)	3,952	166,369	962,168	(2,587)	(1,100,735)	(16,870)	-	383,236	(1,771,286)	(1,617,389)
本財政年度中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 in current financial year, relating to prior year	**(3,731)**	**9,862**	**1**	**11,552**	**6,268**	**70,774**	**(2,860)**	**(31,901)**	**1,506**	**(53)**	**34,507**	**95,924**	**408,940**	**(16,155)**	**(2,965)**	**(20,133)**	**72,831**	**726,850**	**101,082**	**(128,364)**	**2,824**	**-**	**329,785**	**1,474,694**	**1,570,618**
本財政年度中保險負債的現時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	15	(18)	(0)	589	321	3,317	939	(7,098)	(118)	(168)	11,265	9,044	(53,651)	(7,436)	129	545	(13,432)	46,172	19,392	(84,181)	(3,125)	-	(38,011)	(133,598)	(124,554)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(6,580)**	**9,849**	**1**	**12,785**	**6,957**	**365,270**	**(749)**	**(36,298)**	**1,748**	**1,391**	**46,760**	**401,135**	**(117,697)**	**(77,424)**	**(3,234)**	**(11,611)**	**135,605**	**1,303,276**	**146,826**	**49,296**	**31,088**	**-**	**91,361**	**1,547,484**	**1,948,619**

一般保險業務線 General Insurance Lines of Business	臨時再保險業務 Reinsurance Facultative Business												協約再保險業務 Reinsurance Treaty Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	13,271	15,274	-	5,677	4,467	478,864	17,145	113,833	49	69	62,431	711,082	5,399,278	2,447,657	28,529	251,620	400,171	7,130,650	223,817	1,667,287	5,320	-	671,977	18,226,307	18,937,388
已償付申索淨額 Net claim paid	15,161	15,274	-	5,627	4,467	386,569	13,762	107,995	49	69	62,431	611,404	4,299,825	2,340,898	27,627	234,231	317,482	5,630,346	221,625	1,535,544	5,031	-	546,136	15,158,744	15,770,148
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	5,396	31,019	(0)	9,699	14,049	1,518,634	22,296	353,202	114	-	8,701	1,963,108	939,369	2,270,121	31,956	328,915	547,078	10,174,734	503,378	2,576,614	9,982	-	759,054	18,141,200	20,104,309
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	12,144	23,693	-	10,903	56,125	1,699,112	25,788	288,074	-	-	96,141	2,211,981	838,529	1,980,221	112,250	406,343	819,396	11,448,870	445,228	2,343,964	9,554	-	733,801	19,138,156	21,350,137
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	5,334	30,889	(0)	7,031	14,049	1,150,068	17,417	311,045	114	-	8,701	1,544,648	774,552	2,199,986	20,428	287,245	489,171	7,972,020	488,873	2,412,394	7,116	-	423,718	15,075,504	16,620,152
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	12,060	23,664	-	10,058	56,125	1,314,342	19,335	243,411	-	-	96,141	1,775,137	696,169	1,896,184	99,051	379,668	726,642	8,783,886	434,327	2,150,971	3,392	-	481,754	15,652,043	17,427,179
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	7,870	45,953	12	7,380	11,394	1,170,824	13,699	407,830	-	-	40,005	1,704,966	3,881,830	2,382,450	35,392	301,065	597,934	6,493,007	515,112	7,046,406	51,071	-	1,996,250	23,300,517	25,005,483
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	15,919	54,447	13	15,699	19,317	967,648	21,542	408,453	-	-	70,146	1,573,184	3,262,608	2,312,863	81,341	445,526	514,127	5,710,742	449,876	5,990,261	32,410	-	2,188,781	20,988,535	22,561,718
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	7,593	44,090	12	8,276	11,327	923,598	12,598	330,674	-	-	39,966	1,378,134	2,827,999	2,283,004	33,281	287,104	502,201	5,077,486	487,064	6,788,979	51,024	-	1,432,078	19,770,220	21,148,354
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	16,099	53,076	13	15,437	19,267	759,724	18,715	335,145	-	-	70,146	1,287,622	2,677,545	2,205,109	78,462	431,621	394,332	4,421,053	431,826	5,705,318	32,251	-	1,377,956	17,755,474	19,043,096

保險業監管局
Insurance Authority

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
承保年度臨時再保險業務承保業績
Underwriting Results of Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及轉分出的業務的銷售資料及佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded																									
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																									
毛保費 (+) Gross Premium Written (+)	64,148	24,342	(2)	60,603	4,636	1,300,944	5,435	120,891	4,857	8,463	(3,231)	1,591,086	-	467	-	-	(291)	233,251	788	43,649	-	-	1,907	279,772	1,870,858
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(21,237)	(4,676)	(4)	(12,707)	(1,268)	(202,876)	(701)	(36,161)	(2,363)	(4,407)	1,360	(285,040)	-	-	-	-	74	(20,364)	(1)	(5,054)	-	-	(106)	(25,452)	(310,492)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business																									
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(5,783)	(1,515)	-	(19,688)	(4,686)	(304,825)	(1,075)	(5,059)		-	(800)	(343,432)	-	(238)	-	-	-	(21,104)	(172)	(5,314)	-	-	-	(26,828)	(370,260)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,480	409	-	5,152	221	56,560	173	1,411	-	-	117	65,522	-	(17)	-	-	-	2,333	2	375	-	-	-	2,692	68,214
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)																									

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	12,132	12,084	-	9,927	1,755	1,171,970	363	203,393	1,614	4,713	5,259	1,423,209	-	438	-	-	-	207,518	788	33,238	-	-	1,854	243,836	1,667,045
與本承保年度相關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(7,562)	(2,551)	-	(2,564)	(555)	(200,177)	(158)	(41,283)	(433)	(1,671)	(1,617)	(258,572)	-	-	-	-	-	(20,516)	(1)	(2,598)	-	-	(100)	(23,215)	(281,787)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(5,317)	(8,674)	-	(5,765)	(1,075)	(570,099)	(78)	(132,983)	(328)	(288)	(2,493)	(727,099)	-	(199)	-	-	-	(116,351)	(8)	(4,398)	-	-	(1,011)	(121,966)	(849,065)
與本承保年度相關的轉分出的業務風險 Retroceded business result, relating to current underwriting year	(159)	464	-	(10)	(4)	(73,990)	3	(5,525)	2	2	(80)	(79,295)	-	(111)	-	-	-	(7,072)	(170)	(4,384)	-	-	-	(11,737)	(91,032)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(395)	(25)	-	(18)	(16)	(235,989)	(1)	(33,147)	-	-	(110)	(269,702)	-	(238)	-	-	-	(12,784)	(172)	(4,719)	-	-	-	(17,914)	(287,616)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	13	-	-	4	2	37,000	-	5,470	-	-	18	42,507	-	-	-	-	-	2,493	2	335	-	-	-	2,830	45,337
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	224	489	-	4	11	124,999	4	22,152	2	2	13	147,899	-	127	-	-	-	3,220	0		-	-	-	3,347	151,247
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,959)	(1,464)	-	(944)	158	(62,435)	(136)	(11,337)	(494)	(1,143)	(726)	(80,480)	2	17	0	-	18	(36,736)	551	(32,528)	-	-	(76)	(68,752)	(149,232)
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	48	(101)	-	121	87	(24)	89	160	(2)	-	173	551	-	(11)	0	-	2	371	16	(553)	-	-	16	(159)	393
管理開支 (-) Management expenses (-)	(1,361)	(1,415)	-	(1,204)	56	(62,563)	(459)	(11,480)	(508)	(885)	(915)	(80,733)	-	(26)	-	-	16	(23,051)	(311)	(7,352)	-	-	(91)	(30,814)	(111,547)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(645)	52	-	139	15	151	234	(17)	16	(259)	15	(298)	2	54	-	-	-	(14,057)	846	(24,623)	-	-	(1)	(37,779)	(38,077)
已擬定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(1)	-	-	-	71	1,022	17	1,644	-	-	(9)	2,744	-	(0)	-	-	-	(1,953)	(0)	(540)	-	-	(13)	(2,506)	238
本財政年度中與本年度相關的淨未點現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	**(2,866)**	**(140)**	**-**	**644**	**351**	**266,290**	**12**	**13,910**	**361**	**1,612**	**334**	**280,507**	**2**	**145**	**0**	**-**	**18**	**24,889**	**1,161**	**(11,210)**	**-**	**-**	**654**	**15,660**	**296,167**
本財政年度中與過往承保年度相關的最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,293	(1,998)	-	4,917	(2,926)	(122,817)	3,998	18,627	3,243	3,750	(16,637)	(108,551)	-	15	-	-	(291)	14,599	(8)	13,257	-	-	53	27,625	(80,926)
本財政年度中與過往承保年度相關的最終展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(303)	552	-	(1,526)	487	35,475	(449)	(9,590)	(2,018)	(2,888)	4,266	24,007	(0)	13	-	-	74	19	34	(1,187)	-	-	(6)	(1,054)	22,953
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(4,724)	11,811	-	8,161	8,601	113,467	(6,454)	(3,980)	280	(915)	38,565	164,812	3	(531)	1	-	323	30,030	19	(49,027)	-	-	8,266	(10,914)	153,897
本財政年度中與過往年度相關的淨未點現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	**(3,733)**	**10,364**	**-**	**11,552**	**6,162**	**26,126**	**(2,905)**	**5,056**	**1,506**	**(53)**	**26,194**	**80,268**	**3**	**(502)**	**1**	**-**	**106**	**44,648**	**45**	**(36,957)**	**-**	**-**	**8,313**	**15,657**	**95,924**
本財政年度中保險負債的現時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	14	(83)	-	589	315	3,218	627	1,172	(118)	(168)	10,363	15,927	1	65	(0)	-	6	99	312	(8,269)	-	-	903	(6,884)	9,044
未點現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(6,586)**	**10,141**	**-**	**12,785**	**6,827**	**295,634**	**(2,267)**	**20,138**	**1,748**	**1,391**	**36,890**	**376,702**	**6**	**(292)**	**1**	**-**	**130**	**69,636**	**1,518**	**(56,436)**	**-**	**-**	**9,870**	**24,433**	**401,135**

一般保險業務 General Insurance Lines of Business	比例臨時再保險業務 Proportional Reinsurance Facultative Business												非比例臨時再保險業務 Non-Proportional Reinsurance Facultative Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	13,271	14,389	-	5,677	4,467	419,806	12,940	99,797	49	69	62,431	632,896	-	886	-	-	-	59,058	4,205	14,036	-	-	-	78,185	711,082
已償付申索淨額 Net claim paid	15,161	14,389	-	5,627	4,467	354,931	9,557	93,909	49	69	62,431	560,589	-	886	-	-	-	31,638	4,205	14,086	-	-	-	50,815	611,404
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛額額 Gross case outstanding provision c/f	5,222	22,414	(0)	9,699	14,049	1,122,302	22,296	228,985	114	-	8,669	1,433,750	174	8,605	-	-	-	396,331	-	124,216	-	-	31	529,359	1,963,108
已報未決申索準備金的承前毛額額 Gross case outstanding provision b/f	4,574	22,645	-	10,903	17,090	1,280,698	25,743	229,293	-	-	85,650	1,676,597	7,570	1,047	-	-	39,035	418,415	45	58,781	-	-	10,491	535,384	2,211,981
已報未決申索準備金的結轉淨額額 Net case outstanding provision c/f	5,160	22,414	(0)	7,031	14,049	921,124	17,417	189,502	114	-	8,669	1,185,479	174	8,475	-	-	-	228,944	-	121,543	-	-	31	359,168	1,544,648
已報未決申索準備金的承前淨額額 Net case outstanding provision b/f	4,490	22,645	-	10,058	17,090	1,067,971	19,290	186,953	-	-	85,650	1,414,148	7,570	1,019	-	-	39,035	246,371	45	56,458	-	-	10,491	360,989	1,775,137
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報賠申索準備金的結轉毛額額 Gross IBNR provision c/f	7,200	44,589	0	7,380	11,370	1,126,913	5,890	224,674	-	-	34,476	1,462,492	670	1,364	12	(0)	24	43,911	7,809	183,156	-	-	5,529	242,475	1,704,966
已招致但未報賠申索準備金的承前毛額額 Gross IBNR provision b/f	14,545	52,342	0	15,352	15,309	904,253	12,450	217,204	-	-	55,348	1,286,804	1,373	2,105	13	347	4,009	63,395	9,092	191,248	-	-	14,798	286,380	1,573,184
已招致但未報賠申索準備金的結轉淨額額 Net IBNR provision c/f	7,034	42,965	0	8,276	11,303	882,671	4,959	158,574	-	-	34,436	1,150,220	559	1,125	12	(0)	24	40,927	7,639	172,099	-	-	5,529	227,914	1,378,134
已招致但未報賠申索準備金的承前淨額額 Net IBNR provision b/f	14,820	51,165	0	15,090	15,258	710,250	9,792	153,144	-	-	55,348	1,024,868	1,279	1,911	13	347	4,009	49,474	8,923	182,001	-	-	14,798	262,754	1,287,622

保險業監管局
Insurance Authority

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
承保年度在岸臨時再保險業務承保業績
Underwriting Results of Onshore Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage			
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
表1：已承保及轉分出的業務的銷售資料及佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
財政年度保費收入及佣金：未減轉分保賠前 Financial Year Premium Written and Commission, Gross of Retrocession												
毛保費 (+) Gross Premium Written (+)	6,814	23,832	(2)	20,961	2,182	278,294	5,119	47,263	4,857	8,463	8,789	406,570
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(1,234)	(4,487)	(4)	(5,333)	(395)	(55,452)	(630)	(15,936)	(2,363)	(4,407)	(1,622)	(91,864)
財政年度轉分出的保費和轉分出再保賠的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出總轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(1,249)	(664)	-	(4,461)	(447)	(113,262)	(1,075)	(3,669)	-	-	(634)	(125,459)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	73	94	-	1,139	50	14,432	173	954	-	-	90	17,003
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)												

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及轉分出的業務的銷售資料及佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
財政年度保費收入及佣金：未減轉分保賠前 Financial Year Premium Written and Commission, Gross of Retrocession													
毛保費 (+) Gross Premium Written (+)	-	467	-	-	(291)	11,676	384	6,104	-	-	-	18,340	424,910
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	74	(786)	(1)	(268)	-	-	-	(981)	(92,845)
財政年度轉分出的保費和轉分出再保賠的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出總轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	(238)	-	-	-	(520)	-	(864)	-	-	-	(1,622)	(127,081)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	(17)	-	-	-	41	-	32	-	-	-	56	17,059
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)													

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage			
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	1,385	11,925	-	6,752	81	241,607	95	69,404	1,614	4,713	1,419	338,995
與本承保年度相關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(238)	(2,492)	-	(1,995)	(36)	(48,400)	(92)	(16,210)	(433)	(1,671)	(477)	(72,044)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(944)	(8,674)	-	(3,937)	(51)	(126,137)	(78)	(43,062)	(328)	(288)	(386)	(183,883)
與本承保年度相關的轉分出的業務風險 Retroceded business result, relating to current underwriting year	(173)	464	-	(10)	(3)	(18,080)	3	(2,014)	2	2	(62)	(19,870)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(275)	(25)	-	(18)	(14)	(66,071)	(1)	(12,394)	-	-	(86)	(78,885)
與本承保年度轉分出的業務相關的最終再保賠佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	12	-	-	4	2	11,323	-	2,252	-	-	15	13,608
與本承保年度轉分出的業務相關的最終申索賠 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	90	489	-	4	9	36,668	4	8,128	2	2	9	45,407
本財政年度中的已承付開支 Expenses incurred in current financial year	(885)	(1,672)	-	(360)	(17)	(11,496)	(101)	(3,857)	(494)	(1,143)	(218)	(20,242)
所有承保年度的申索賠償中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	17	(200)	-	42	(1)	(1)	90	342	(2)	-	(41)	245
管理開支 (-) Management expenses (-)	(556)	(1,486)	-	(447)	(15)	(11,946)	(424)	(4,310)	(508)	(885)	(190)	(20,767)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(346)	14	-	45	(0)	451	233	112	16	(259)	14	279
已頒定但未生效的自約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(1)	-	-	-	-	1,009	17	(510)	-	-	(9)	507
本財政年度中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 in current financial year, relating to current year	**(855)**	**(449)**	**-**	**451**	**(26)**	**38,504**	**(155)**	**3,752**	**361**	**1,612**	**267**	**43,462**
本財政年度中與過往承保年度相關的最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,656	1,716	-	1,116	69	(26,353)	3,949	2,892	3,243	3,750	603	(7,357)
本財政年度中與過往承保年度相關的最終展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(378)	(346)	-	(430)	(55)	5,957	(438)	(3,504)	(2,018)	(2,888)	(147)	(4,246)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	1,020	(4,045)	-	3,905	28	53,382	(6,889)	21,080	280	(915)	139	67,985
本財政年度中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 in current financial year, relating to prior year	**2,298**	**(2,674)**	**-**	**4,591**	**42**	**32,986**	**(3,378)**	**20,469**	**1,506**	**(53)**	**595**	**56,382**
本財政年度中保險負債的風險估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(173)	(458)	-	307	(7)	717	574	1,745	(118)	(168)	(1)	2,417
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**1,270**	**(3,581)**	**-**	**5,349**	**9**	**72,206**	**(2,959)**	**25,966**	**1,748**	**1,391**	**861**	**102,260**

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	438	-	-	-	8,324	384	4,857	-	-	-	14,003	352,998
與本承保年度相關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(457)	(1)	(224)	-	-	-	(682)	(72,726)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	(199)	-	-	-	(872)	(8)	(518)	-	-	-	(1,596)	(185,479)
與本承保年度相關的轉分出的業務風險 Retroceded business result, relating to current underwriting year	-	(111)	-	-	-	(373)	0	(269)	-	-	-	(753)	(20,623)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	(238)	-	-	-	(450)	-	(269)	-	-	-	(957)	(79,842)
與本承保年度轉分出的業務相關的最終再保賠佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	40	-	-	-	-	-	40	13,648
與本承保年度轉分出的業務相關的最終申索賠 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	127	-	-	-	36	0	-	-	-	-	164	45,571
本財政年度中的已承付開支 Expenses incurred in current financial year	-	10	-	-	18	(7,123)	640	(13,984)	-	-	-	(20,439)	(40,681)
所有承保年度的申索賠償中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	(14)	-	-	2	36	16	(349)	-	-	-	(309)	(64)
管理開支 (-) Management expenses (-)	-	(26)	-	-	16	(3,183)	(219)	(2,202)	-	-	-	(5,614)	(26,381)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	-	50	-	-	-	(3,976)	843	(11,433)	-	-	-	(14,516)	(14,237)
已頒定但未生效的自約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	-	(0)	-	-	-	(2)	(0)	(581)	-	-	(13)	(596)	(90)
本財政年度中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 in current financial year, relating to current year	**-**	**138**	**-**	**-**	**18**	**(503)**	**1,016**	**(10,719)**	**-**	**-**	**(13)**	**(10,063)**	**33,399**
本財政年度中與過往承保年度相關的最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	29	-	-	(291)	3,330	3	1,984	-	-	-	5,055	(2,302)
本財政年度中與過往承保年度相關的最終展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	-	(0)	-	-	74	(325)	(1)	(12)	-	-	-	(265)	(4,511)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	-	(660)	-	-	323	3,008	12	1,321	-	-	-	4,004	71,989
本財政年度中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 in current financial year, relating to prior year	**-**	**(631)**	**-**	**-**	**106**	**6,013**	**14**	**3,292**	**-**	**-**	**-**	**8,794**	**65,176**
本財政年度中保險負債的風險估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	-	56	-	-	6	(1,382)	310	(2,246)	-	-	-	(3,256)	(839)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**-**	**(436)**	**-**	**-**	**130**	**4,128**	**1,340**	**(9,673)**	**-**	**-**	**(13)**	**(4,525)**	**97,736**

一般保險業務線 General Insurance Lines of Business	比例臨時再保險業務 - 在岸 Proportional Reinsurance Facultative Business - Onshore											
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage			
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
表S：補充資訊 Table S :Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	625	4,635	-	3,774	-	96,239	13,014	16,541	49	69	45	134,990
已償付申索淨額 Net claim paid	575	4,635	-	3,774	-	82,815	9,631	14,826	49	69	45	116,418
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已報未決申索準備金的結轉毛額額 Gross case outstanding provision c/f	928	16,890	(0)	2,520	0	373,308	22,021	84,607	114	-	840	501,227
已報未決申索準備金的承前毛額額 Gross case outstanding provision b/f	1,056	12,043	-	5,236	0	397,711	24,729	79,995	-	-	859	521,629
已報未決申索準備金的結轉淨額額 Net case outstanding provision c/f	898	16,890	(0)	2,520	0	317,979	17,142	75,162	114	-	840	431,544
已報未決申索準備金的承前淨額額 Net case outstanding provision b/f	1,043	12,043	-	5,236	0	342,320	18,275	71,368	-	-	859	451,145
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year												
已招致但未報賠申索準備金的結轉毛額額 Gross IBNR provision c/f	1,624	14,755	0	5,927	396	407,019	5,564	80,115	-	-	1,912	517,313
已招致但未報賠申索準備金的承前毛額額 Gross IBNR provision b/f	1,357	11,468	0	6,974	418	399,763	11,379	77,818	-	-	1,078	510,255
已招致但未報賠申索準備金的結轉淨額額 Net IBNR provision c/f	1,519	13,131	0	5,932	340	337,737	4,633	54,181	-	-	1,884	419,357
已招致但未報賠申索準備金的承前淨額額 Net IBNR provision b/f	1,688	10,291	0	6,973	368	344,004	8,726	56,260	-	-	1,078	429,387

一般保險業務線 General Insurance Lines of Business	非比例臨時再保險業務 - 在岸 Non-Proportional Reinsurance Facultative Business - Onshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	886	-	-	-	5,725	4,205	77	-	-	-	10,893	145,883
已償付申索淨額 Net claim paid	-	886	-	-	-	5,725	4,205	77	-	-	-	10,893	127,311
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛額額 Gross case outstanding provision c/f	-	8,605	-	-	-	32,964	-	3,981	-	-	-	45,550	546,777
已報未決申索準備金的承前毛額額 Gross case outstanding provision b/f	7,392	1,047	-	-	10,575	28,401	-	9,830	-	-	3,700	60,946	582,575
已報未決申索準備金的結轉淨額額 Net case outstanding provision c/f	-	8,475	-	-	-	32,964	-	3,610	-	-	-	45,049	476,593
已報未決申索準備金的承前淨額額 Net case outstanding provision b/f	7,392	1,019	-	-	10,575	28,380	-	9,721	-	-	3,700	60,788	511,933
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已招致但未報賠申索準備金的結轉毛額額 Gross IBNR provision c/f	663	1,263	-	(0)	24	10,251	7,768	41,339	-	-	-	61,308	578,621
已招致但未報賠申索準備金的承前毛額額 Gross IBNR provision b/f	1,252	1,982	(0)	347	1,263	4,073	8,576	29,510	-	-	8,731	55,734	565,990
已招致但未報賠申索準備金的結轉淨額額 Net IBNR provision c/f	552	1,035	-	(0)	24	9,586	7,598	38,711	-	-	-	57,505	476,862
已招致但未報賠申索準備金的承前淨額額 Net IBNR provision b/f	1,158	1,798	(0)	347	1,263	3,489	8,407	27,181	-	-	8,731	52,374	481,761

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

承保年度離岸臨時再保險業務承保業績
Underwriting Results of Offshore Reinsurance Facultative Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport: 航空 Aviation	船舶 Ships	貨運 Goods in Transit	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: 標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded												
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												
毛保費 (+) Gross Premium Written (+)	57,334	510	-	39,642	2,454	1,022,651	316	73,628	-	-	(12,020)	1,184,516
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(20,003)	(189)	-	(7,374)	(873)	(147,423)	(71)	(20,224)	-	-	2,982	(193,176)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business												
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(4,535)	(851)	-	(15,227)	(4,239)	(191,564)	-	(1,390)	-	-	(166)	(217,972)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	1,407	315	-	4,013	171	42,128	-	457	-	-	27	48,519
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)												

非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport: 航空 Aviation	船舶 Ships	貨運 Goods in Transit	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: 標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total
表1：已承保及轉分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded													
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													
毛保費 (+) Gross Premium Written (+)	-	-	-	-	-	221,575	404	37,545	-	-	1,907	261,432	1,445,948
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	-	-	-	-	-	(19,579)	-	(4,787)	-	-	(106)	(24,471)	(217,648)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business													
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	-	-	-	-	-	(20,584)	(172)	(4,450)	-	-	-	(25,206)	(243,178)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	-	-	-	-	-	2,291	2	343	-	-	-	2,636	51,156
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)													

比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport: 航空 Aviation	船舶 Ships	貨運 Goods in Transit	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: 標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year												
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	10,747	159	-	3,174	1,674	930,363	267	133,990	-	-	3,840	1,084,214
與本承保年度相關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(7,325)	(59)	-	(570)	(519)	(151,777)	(66)	(25,073)	-	-	(1,140)	(186,527)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(4,373)	-	-	(1,828)	(1,023)	(443,962)	-	(89,921)	-	-	(2,107)	(543,215)
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	14	-	-	0	(0)	(55,910)	-	(3,511)	-	-	(18)	(59,425)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(120)	-	-	(0)	(2)	(169,918)	-	(20,753)	-	-	(24)	(190,817)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	1	-	-	0	-	25,677	-	3,218	-	-	3	28,899
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	133	-	-	0	1	88,331	-	14,024	-	-	3	102,493
本財政年度中的已承付開支 Expenses incurred in current financial year	(1,074)	209	-	(584)	174	(50,940)	(35)	(7,480)	-	-	(508)	(60,238)
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	31	99	-	78	88	(23)	(0)	(183)	-	-	215	306
管理開支 (-) Management expenses (-)	(806)	71	-	(756)	71	(50,617)	(35)	(7,169)	-	-	(725)	(59,966)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(299)	38	-	94	15	(300)	1	(129)	-	-	2	(577)
已綁定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	-	-	-	-	71	12	-	2,154	-	-	0	2,237
本財政年度中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 in current financial year, relating to current year	**(2,011)**	**309**	**-**	**193**	**377**	**227,786**	**167**	**10,158**	**-**	**-**	**67**	**237,046**
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	(363)	(3,715)	-	3,800	(2,996)	(96,463)	49	15,734	-	-	(17,241)	(101,194)
本財政年度中與過往承保年度相關的最終淨展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	75	897	-	(1,096)	542	29,518	(11)	(6,086)	-	-	4,414	28,253
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(5,744)	15,856	-	4,256	8,573	60,085	434	(25,061)	-	-	38,426	96,827
本財政年度中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 in current financial year, relating to prior year	**(6,032)**	**13,038**	**-**	**6,961**	**6,120**	**(6,860)**	**472**	**(15,413)**	**-**	**-**	**25,599**	**23,886**
本財政年度中保險負債的現時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	187	375	-	283	321	2,501	54	(573)	-	-	10,364	13,511
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(7,856)**	**13,722**	**-**	**7,436**	**6,818**	**223,428**	**693**	**(5,829)**	**-**	**-**	**36,030**	**274,442**

非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport: 航空 Aviation	船舶 Ships	貨運 Goods in Transit	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: 標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year													
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	-	-	-	-	-	199,194	404	28,381	-	-	1,854	229,833	1,314,047
與本承保年度相關的最終展業開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	-	-	-	-	-	(20,059)	-	(2,374)	-	-	(100)	(22,533)	(209,060)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	-	-	-	-	-	(115,479)	-	(3,880)	-	-	(1,011)	(120,370)	(663,586)
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	-	-	-	-	-	(6,699)	(170)	(4,115)	-	-	-	(10,984)	(70,409)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	-	-	-	-	-	(12,335)	(172)	(4,450)	-	-	-	(16,957)	(207,774)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	-	-	-	-	-	2,453	2	335	-	-	-	2,790	31,689
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	-	-	-	-	-	3,183	-	-	-	-	-	3,183	105,676
本財政年度中的已承付開支 Expenses incurred in current financial year	2	7	0	-	-	(29,613)	(89)	(18,544)	-	-	(76)	(48,313)	(108,551)
所有承保年度的申索負債中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	-	3	0	-	-	335	0	(204)	-	-	16	150	456
管理開支 (-) Management expenses (-)	-	-	-	-	-	(19,868)	(92)	(5,149)	-	-	(91)	(25,200)	(85,167)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	2	4	-	-	-	(10,081)	3	(13,191)	-	-	(1)	(23,263)	(23,841)
已綁定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	-	-	-	-	-	(1,951)	-	41	-	-	0	(1,909)	328
本財政年度中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 in current financial year, relating to current year	**2**	**7**	**0**	**-**	**-**	**25,393**	**145**	**(491)**	**-**	**-**	**667**	**25,723**	**262,769**
本財政年度中與過往承保年度相關的最終淨保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	-	(14)	-	-	-	11,268	(11)	11,273	-	-	53	22,570	(78,624)
本財政年度中與過往承保年度相關的最終淨展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(0)	13	-	-	-	344	35	(1,175)	-	-	(6)	(789)	27,464
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	3	130	1	-	-	27,022	7	(50,347)	-	-	8,266	(14,918)	81,908
本財政年度中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 in current financial year, relating to prior year	**3**	**129**	**1**	**-**	**-**	**38,635**	**31**	**(40,249)**	**-**	**-**	**8,313**	**6,862**	**30,748**
本財政年度中保險負債的現時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	1	9	(0)	-	-	1,481	2	(6,023)	-	-	903	(3,628)	9,883
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**6**	**144**	**1**	**-**	**-**	**65,508**	**178**	**(46,763)**	**-**	**-**	**9,883**	**28,958**	**303,400**

比例臨時再保險業務 - 離岸 Proportional Reinsurance Facultative Business - Offshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport: 航空 Aviation	船舶 Ships	貨運 Goods in Transit	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: 標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
表S：補充資訊 Table S :Supplementary Information												
本財政年度中的已償付申索額 Claims paid in current financial year												
已償付申索毛額 Gross claim paid	12,646	9,754	-	1,903	4,467	323,567	(74)	83,256	-	-	62,386	497,906
已償付申索淨額 Net claim paid	14,586	9,754	-	1,853	4,467	272,116	(74)	79,083	-	-	62,386	444,171
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year												
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	4,294	5,524	-	7,179	14,049	748,994	275	144,379	-	-	7,829	932,523
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	3,518	10,602	-	5,667	17,090	882,987	1,014	149,297	-	-	84,791	1,154,968
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	4,262	5,524	-	4,511	14,049	603,145	275	114,340	-	-	7,829	753,935
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	3,448	10,602	-	4,821	17,090	725,651	1,014	115,585	-	-	84,791	963,003
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year												
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	5,576	29,834	-	1,453	10,974	719,894	326	144,558	-	-	32,563	945,178
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	13,189	40,875	0	8,378	14,890	504,490	1,070	139,386	-	-	54,270	776,549
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	5,515	29,834	-	2,344	10,964	544,934	326	104,394	-	-	32,552	730,863
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	13,132	40,875	0	8,117	14,890	366,246	1,066	96,885	-	-	54,270	595,481

非比例臨時再保險業務 - 離岸 Non-Proportional Reinsurance Facultative Business - Offshore

一般保險業務線 General Insurance Lines of Business	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶, 航空及運輸 Marine, Aviation, and Transport: 航空 Aviation	船舶 Ships	貨運 Goods in Transit	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: 標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	合計總額 Grand Total
表S：補充資訊 Table S :Supplementary Information													
本財政年度中的已償付申索額 Claims paid in current financial year													
已償付申索毛額 Gross claim paid	-	-	-	-	-	53,333	-	13,959	-	-	-	67,292	565,198
已償付申索淨額 Net claim paid	-	-	-	-	-	25,913	-	14,009	-	-	-	39,922	484,094
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year													
已報未決申索準備金的結轉毛餘額 Gross case outstanding provision c/f	174	-	-	-	-	363,367	-	120,236	-	-	31	483,809	1,416,332
已報未決申索準備金的承前毛餘額 Gross case outstanding provision b/f	178	-	-	-	28,460	390,014	45	48,951	-	-	6,791	474,438	1,629,406
已報未決申索準備金的結轉淨餘額 Net case outstanding provision c/f	174	-	-	-	-	195,980	-	117,934	-	-	31	314,120	1,068,055
已報未決申索準備金的承前淨餘額 Net case outstanding provision b/f	178	-	-	-	28,460	217,991	45	46,737	-	-	6,791	300,201	1,263,204
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year													
已招致但未報賠申索準備金的結轉毛餘額 Gross IBNR provision c/f	7	101	12	-	-	33,660	41	141,817	-	-	5,529	181,167	1,126,345
已招致但未報賠申索準備金的承前毛餘額 Gross IBNR provision b/f	121	123	13	(0)	2,746	59,321	516	161,738	-	-	6,067	230,645	1,007,194
已招致但未報賠申索準備金的結轉淨餘額 Net IBNR provision c/f	7	91	12	-	-	31,341	41	133,388	-	-	5,529	170,409	901,272
已招致但未報賠申索準備金的承前淨餘額 Net IBNR provision b/f	121	113	13	(0)	2,746	45,985	516	154,820	-	-	6,067	210,380	805,861

保險業監管局 Insurance Authority

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
承保年度協約再保險業務承保業績
Underwriting Results of Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及轉分出的業務的銷售資料及資訊 Table 1: Sales & Commission Information on Business Written & Retroceded																									
財政年度保費收入及佣金：未減轉轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession																									
毛保費 (+) Gross Premium Written (+)	9,125,128	3,237,180	24,173	332,759	812,164	9,238,140	258,073	3,592,873	112,454	-	1,850,058	28,583,003	159,990	689,688	1,284	20,842	95,434	3,139,743	184,502	964,739	29,743	-	61,558	5,347,523	33,930,526
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,747,376)	(904,824)	(6,321)	(80,813)	(217,342)	(2,549,387)	(24,817)	(1,165,168)	(80,584)	-	(462,673)	(8,239,305)	(8,282)	(85,108)	(43)	(1,682)	(8,477)	(267,802)	(10,788)	(117,861)	(4,762)	-	(7,147)	(491,952)	(8,731,257)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business																									
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(2,351,337)	(82,934)	(3,510)	(81,856)	(55,930)	(2,566,079)	(172)	(158,121)	476	-	(612,973)	(5,912,437)	(68,780)	(54,395)	-	(1,232)	(14,437)	(994,719)	(37,871)	(40,943)	-	-	(829)	(1,213,206)	(7,125,643)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	773,314	31,796	413	17,827	13,140	737,992	2,658	49,415	(223)	-	245,079	1,871,412	798	4,320	-	284	1,751	73,088	4,103	5,318	-	-	285	89,946	1,961,359
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)																									

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	5,964,854	2,320,766	21,123	354,050	761,341	8,198,958	317,225	2,129,103	32,150	-	1,768,032	21,867,601	99,481	629,011	1,284	20,954	89,187	2,950,398	82,902	880,492	38,042	-	52,971	4,844,722	26,712,323
與本承保年度相關的最終展離開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,579,843)	(569,400)	(4,385)	(71,265)	(189,828)	(2,057,088)	(29,771)	(653,046)	(11,803)	-	(392,118)	(5,558,548)	(4,483)	(60,370)	(43)	(1,738)	(9,089)	(259,174)	(6,494)	(111,362)	(5,374)	-	(5,526)	(463,653)	(6,022,200)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,931,773)	(1,467,739)	(15,589)	(258,062)	(503,529)	(5,162,662)	(253,030)	(1,211,891)	(2,057)	-	(1,488,457)	(14,294,788)	(40,505)	(580,391)	(1,325)	(15,619)	(64,291)	(1,956,442)	(57,675)	(540,623)	(6,689)	-	(18,702)	(3,282,263)	(17,577,051)
與本承保年度相關的轉分出的業務風險 Retroceded business result, relating to current underwriting year	(521,741)	(7,468)	(423)	(14,552)	22,905	(409,066)	811	(31,922)	(701)	-	185,924	(776,232)	(7,847)	(18,638)	-	5,170	468	(303,390)	(6,809)	(14,253)	-	-	(6,040)	(351,340)	(1,127,572)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,800,273)	(57,692)	(2,400)	(64,273)	(43,941)	(2,076,050)	(65)	(133,033)	(1,534)	-	(599,750)	(4,779,010)	(55,219)	(43,264)	-	(4,079)	(4,641)	(656,498)	(15,191)	(45,274)	-	-	(6,892)	(831,059)	(5,610,069)
與本承保年度轉分出的業務相關的最終再保險摊保收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	461,915	16,125	275	14,204	12,350	555,943	724	41,039	785	-	245,652	1,349,011	381	4,110	-	293	645	40,297	2,179	5,122	-	-	281	53,308	1,402,320
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	816,616	34,099	1,703	35,517	54,496	1,111,041	152	60,073	48	-	540,022	2,653,767	46,992	20,516	-	8,956	4,464	312,812	6,202	25,899	-	-	571	426,411	3,080,178
本財政年度中的已承付開支 Expenses incurred in current financial year	(394,354)	(183,500)	(895)	(12,129)	(36,931)	(434,420)	(17,724)	(173,037)	(9,568)	-	(244,408)	(1,506,966)	(8,733)	(40,791)	(149)	(921)	(3,489)	(144,440)	(11,957)	(46,635)	(1,955)	-	(3,336)	(262,406)	(1,769,371)
所有承保年度的申索賠償中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(12,019)	(241)	(29)	(514)	(998)	(13,502)	874	(2,713)	(74)	-	(3,430)	(32,646)	(395)	281	(79)	101	43	1,785	(409)	(539)	(24)	-	(53)	711	(31,935)
管理開支 (-) Management expenses (-)	(383,175)	(163,886)	(680)	(12,150)	(35,610)	(335,109)	(19,370)	(169,153)	(9,429)	-	(242,255)	(1,370,816)	(8,329)	(34,799)	(70)	(1,079)	(3,578)	(147,854)	(11,855)	(45,553)	(1,965)	-	(3,206)	(258,287)	(1,629,104)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	839	(19,374)	(186)	536	(322)	(85,809)	771	(1,171)	(65)	-	1,277	(103,503)	(9)	(6,272)	-	57	47	1,629	307	(543)	33	-	(78)	(4,830)	(108,333)
已擬定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(49,556)	44,758	4	(378)	8,646	66,721	3,732	25,009	(3,206)	-	(44,280)	51,449	1,514	(120,071)	-	2,467	815	40,860	5,143	10,006	2,549	-	(4,473)	(61,190)	(9,741)
本財政年度中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 in current financial year, relating to current year	**(512,414)**	**137,417**	**(165)**	**(2,336)**	**62,603**	**202,443**	**21,243**	**84,217**	**4,815**	**-**	**(215,306)**	**(217,483)**	**39,428**	**(191,250)**	**(233)**	**10,312**	**13,602**	**327,812**	**5,109**	**177,624**	**26,574**	**-**	**14,893**	**423,871**	**206,388**
本財政年度中與過往承保年度相關的最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	2,563,881	895,741	2,286	(9,210)	(80,138)	172,269	59,688	1,421,901	107,430	-	(11,676)	5,122,172	59,413	55,445	(347)	(1,927)	(31,187)	(232,273)	23,559	82,667	(8,299)	-	8,989	(43,959)	5,078,213
本財政年度中與過往承保年度相關的最終淨展離開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(705,940)	(304,275)	(927)	(13,063)	14,656	(199,160)	22,535	(527,934)	(80,049)	-	(49,129)	(1,843,285)	(4,145)	(4,483)	(11)	115	3,132	23,845	(2,114)	(4,264)	612	-	(1,635)	11,053	(1,832,233)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(1,455,981)	(639,871)	(1,905)	757	144,829	419,852	(3,114)	(1,103,123)	(18,700)	-	388,425	(2,268,831)	(48,288)	(18,713)	(2,062)	3,195	21,539	542,316	527	2,389	1,830	-	(5,189)	497,545	(1,771,286)
本財政年度中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 in current financial year, relating to prior year	**401,960**	**(48,405)**	**(545)**	**(21,516)**	**79,347**	**392,961**	**79,109**	**(209,156)**	**8,681**	**-**	**327,620**	**1,010,056**	**6,980**	**32,250**	**(2,420)**	**1,384**	**(6,516)**	**333,889**	**21,972**	**80,792**	**(5,857)**	**-**	**2,165**	**464,638**	**1,474,694**
本財政年度中保險負債的現時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(55,965)	11,225	129	527	(11,511)	(2,297)	16,192	(68,673)	(2,312)	-	(37,076)	(149,762)	2,314	(18,661)	-	19	(1,920)	48,469	3,200	(15,508)	(813)	-	(935)	16,164	(133,598)
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(166,419)**	**100,238**	**(581)**	**(23,326)**	**130,439**	**593,106**	**116,544**	**(193,613)**	**11,184**	**-**	**75,238**	**642,811**	**48,722**	**(177,662)**	**(2,653)**	**11,715**	**5,165**	**710,170**	**30,282**	**242,908**	**19,904**	**-**	**16,123**	**904,674**	**1,547,484**

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 Proportional Reinsurance Treaty Business												非比例協約再保險業務 Non-Proportional Reinsurance Treaty Business												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	5,311,168	2,336,646	28,529	241,088	367,526	5,164,435	128,718	1,418,848	5,320	-	649,980	15,652,258	88,110	111,012	-	10,533	32,645	1,966,215	95,099	248,439	-	-	21,997	2,574,049	18,226,307
已償付申索淨額 Net claim paid	4,234,631	2,232,289	27,627	229,001	291,034	3,997,170	128,599	1,327,914	5,031	-	524,140	12,997,437	65,193	108,609	-	5,230	26,447	1,633,176	93,025	207,629	-	-	21,997	2,161,307	15,158,744
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛額額 Gross case outstanding provision c/f	917,521	968,185	31,956	297,361	428,132	6,919,243	313,699	1,747,439	9,982	-	753,039	12,386,557	21,848	1,301,935	-	31,554	118,946	3,255,491	189,678	829,175	-	-	6,015	5,754,643	18,141,200
已報未決申索準備金的承前毛額額 Gross case outstanding provision b/f	824,138	1,118,071	54,487	371,746	641,514	7,217,825	270,603	1,570,735	9,554	-	713,096	12,791,768	14,391	862,150	57,763	34,597	177,882	4,231,045	174,625	773,229	-	-	20,705	6,346,387	19,138,156
已報未決申索準備金的結轉淨額額 Net case outstanding provision c/f	753,169	929,850	20,428	269,850	394,925	5,576,189	313,237	1,611,775	7,116	-	417,703	10,294,242	21,383	1,270,136	-	17,396	94,247	2,395,831	175,635	800,619	-	-	6,015	4,781,261	15,075,504
已報未決申索準備金的承前淨額額 Net case outstanding provision b/f	682,229	1,057,103	41,288	360,956	578,792	5,764,828	268,892	1,424,284	3,392	-	461,049	10,642,812	13,941	839,081	57,763	18,711	147,850	3,019,058	165,434	726,688	-	-	20,705	5,009,230	15,652,043
本財政年度的已招致但未報告申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報告申索準備金的結轉毛額額 Gross IBNR provision c/f	3,803,233	1,485,314	33,281	281,112	385,628	4,734,920	309,224	5,261,243	33,122	-	1,920,488	18,247,564	78,598	897,136	2,111	19,953	212,306	1,758,087	205,888	1,785,163	17,950	-	75,761	5,052,952	23,300,517
已招致但未報告申索準備金的承前毛額額 Gross IBNR provision b/f	3,208,573	1,429,459	50,324	374,400	265,079	4,549,290	324,115	4,367,176	19,677	-	2,130,683	16,718,777	54,036	883,403	31,017	71,126	249,048	1,161,452	125,761	1,623,085	12,732	-	58,098	4,269,757	20,988,535
已招致但未報告申索準備金的結轉淨額額 Net IBNR provision c/f	2,766,669	1,423,764	31,171	273,535	331,031	3,666,802	308,892	5,029,788	33,075	-	1,356,756	15,221,483	61,330	859,240	2,111	13,570	171,170	1,410,683	178,172	1,759,191	17,950	-	75,322	4,548,737	19,770,220
已招致但未報告申索準備金的承前淨額額 Net IBNR provision b/f	2,624,747	1,353,697	47,445	362,152	190,179	3,605,966	323,506	4,102,100	19,518	-	1,319,859	13,949,169	52,798	851,412	31,017	69,469	204,152	815,086	108,320	1,603,219	12,732	-	58,098	3,806,304	17,755,474

保險業監管局
Insurance Authority

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二零二四年一月至十二月
January to December 2024
承保年度在岸協約再保險業務承保業績
Underwriting Results of Onshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												非比例協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表1：已承保及轉分出的業務的銷售資料及資訊 Table 1: Sales & Commission Information on Business Written & Retroceded																									
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																									
毛保費 (+) Gross Premium Written (+)	998,925	180,953	(465)	39,108	86,169	964,522	185,867	85,054	25,026	-	28,468	2,593,625	63,179	108,774	856	3,791	10,117	128,185	177,208	230,442	(5,685)	-	4,990	721,856	3,315,482
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(94,951)	(62,806)	3	(9,661)	(22,001)	(262,351)	(5,728)	(26,195)	(8,100)	-	(12,856)	(504,647)	(4,197)	(7,723)	(43)	(356)	(930)	(11,465)	(10,314)	(14,876)	293	-	(309)	(49,922)	(554,568)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business																									
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(112,032)	(30,354)	-	(7,004)	(14,020)	(197,354)	(33)	(10,082)	476	-	(7,789)	(378,192)	(1,909)	(32,897)	-	(13)	(2,114)	(13,416)	(36,952)	(19,290)	-	-	(829)	(107,419)	(485,611)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	40,881	13,888	-	2,799	3,148	69,225	2,613	3,366	(223)	-	3,989	139,686	257	2,794	-	0	786	1,311	4,023	1,288	-	-	285	10,743	150,429
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)																									

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												非比例協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	402,924	161,779	-	31,431	92,994	889,786	235,037	93,749	32,150	-	34,250	1,974,100	9,876	95,828	856	3,616	10,424	118,462	78,208	232,446	-	-	5,408	555,125	2,529,225
與本承保年度相關的最終展萬開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(65,050)	(43,685)	-	(6,852)	(21,530)	(218,503)	(9,951)	(26,104)	(11,803)	-	(8,584)	(412,061)	(769)	(6,995)	(43)	(345)	(1,582)	(10,737)	(5,993)	(16,148)	-	-	(309)	(42,921)	(454,982)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(299,668)	(107,643)	-	(23,124)	(62,048)	(595,236)	(206,392)	(60,655)	(2,057)	-	(15,096)	(1,371,918)	(1,699)	(61,175)	(1,107)	(657)	(6,240)	(63,229)	(53,824)	(144,766)	-	-	(1,612)	(334,309)	(1,706,227)
與本承保年度相關的轉分出的業務風險 Retroceded business result, relating to current underwriting year	2,383	(4,968)	-	562	4,170	(14,033)	761	(3,159)	(701)	-	289	(14,696)	(1,359)	(7,972)	-	(2,680)	4,033	(18,575)	(6,342)	(13,231)	-	-	(6,040)	(52,167)	(66,863)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(109,986)	(30,223)	-	(4,994)	(9,997)	(135,880)	-	(11,180)	(1,534)	-	(7,471)	(311,265)	(1,589)	(30,239)	-	(2,681)	3,224	(26,793)	(14,436)	(31,081)	-	-	(6,892)	(110,486)	(421,751)
與本承保業務轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	37,542	8,669	-	2,338	3,745	43,236	617	3,947	785	-	4,482	105,360	211	4,084	-	-	101	975	2,179	2,301	-	-	281	10,133	115,493
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	74,826	16,586	-	3,219	10,422	78,611	144	4,074	48	-	3,278	191,209	19	18,182	-	0	708	7,242	5,914	15,548	-	-	571	48,185	239,394
本財政年度中的已承付開支 Expenses incurred in current financial year	(76,899)	(20,915)	33	(3,498)	(4,012)	(42,282)	(10,008)	(6,081)	(5,444)	-	(2,623)	(171,730)	(4,470)	(6,131)	(88)	(178)	(344)	(5,754)	(11,636)	(9,090)	(238)	-	(538)	(38,467)	(210,198)
所有承保年度的申索賠償中未分配的滙賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(5,749)	(154)	-	(64)	32	(131)	602	(985)	(6)	-	392	(6,064)	(323)	576	(28)	8	27	189	(466)	(133)	0	-	(6)	(156)	(6,219)
難理開支 (-) Management expenses (-)	(70,848)	(18,078)	33	(3,408)	(4,064)	(43,684)	(11,370)	(5,108)	(5,251)	-	(3,693)	(165,471)	(4,189)	(6,981)	(60)	(213)	(386)	(6,069)	(11,460)	(9,235)	(272)	-	(497)	(39,363)	(204,834)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	(301)	(2,684)	-	(26)	21	1,533	760	12	(188)	-	678	(196)	42	274	-	28	14	126	290	278	33	-	(35)	1,051	855
已經定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	2,353	1,619	4	(164)	(2,003)	15,215	2,983	227	(2,917)	-	316	17,634	1,019	5,191	-	320	(440)	4,215	5,168	3,399	-	-	(218)	18,655	36,288
本財政年度中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 in current financial year, relating to current year	**(33,957)**	**(13,813)**	**37**	**(1,645)**	**7,571**	**34,947**	**12,430**	**(2,022)**	**9,228**	**-**	**8,552**	**21,329**	**2,597**	**18,746**	**(382)**	**76**	**5,851**	**24,382**	**5,581**	**52,610**	**(238)**	**-**	**(3,310)**	**105,915**	**127,243**
本財政年度中與過往承保年度相關的最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	633,457	40,074	-	7,076	(25,732)	(52,882)	30,440	16,355	20,002	-	(14,063)	654,727	52,536	8,964	-	23	(7,107)	(17,891)	22,002	2,624	(5,685)	-	(16)	55,451	710,179
本財政年度中與過往承保年度相關的最終展萬開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(54,230)	(28,554)	-	(2,869)	5,120	992	(901)	(6,378)	(7,566)	-	(317)	(94,702)	(3,416)	(550)	-	(8)	792	1,488	(2,102)	(89)	293	-	3	(3,590)	(98,292)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(547,909)	(1,753)	-	(3,635)	26,731	121,523	40,988	(7,365)	(1,602)	-	16,482	(356,539)	(40,505)	35,956	-	(559)	3,077	41,548	1,033	31,726	462	-	18	72,755	(283,784)
本財政年度中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 in current financial year, relating to prior year	**31,318**	**9,767**	**-**	**573**	**6,119**	**69,634**	**70,526**	**2,612**	**10,834**	**-**	**2,103**	**203,486**	**8,614**	**44,369**	**-**	**(544)**	**(3,237)**	**25,145**	**20,933**	**34,261**	**(4,930)**	**-**	**5**	**124,617**	**328,102**
本財政年度中保險負債的風險邊際計撥預的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(7,076)	(606)	-	(553)	33	(1,261)	12,952	153	(429)	-	2,138	5,352	(1,696)	1,706	-	31	(47)	(207)	2,128	515	65	-	(64)	2,431	7,783
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(9,715)**	**(4,652)**	**37**	**(1,625)**	**13,723**	**103,320**	**95,908**	**744**	**19,633**	**-**	**12,793**	**230,166**	**9,516**	**64,821**	**(382)**	**(437)**	**2,568**	**49,320**	**28,642**	**87,386**	**(5,103)**	**-**	**(3,369)**	**232,963**	**463,129**

一般保險業務 General Insurance Lines of Business	比例協約再保險業務 - 在岸 Proportional Reinsurance Treaty Business - Onshore												非比例協約再保險業務 - 在岸 Non-Proportional Reinsurance Treaty Business - Onshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	737,019	81,414	-	19,203	45,895	476,867	53,810	34,221	1,083	-	26,450	1,475,963	25,436	34,539	-	(3)	91	24,640	91,916	57,806	-	-	-	234,425	1,710,388
已償付申索淨額 Net claim paid	707,540	69,885	-	18,848	37,448	389,141	53,808	33,813	1,028	-	26,536	1,338,048	25,434	33,604	-	(15)	193	5,295	91,551	24,787	-	-	-	180,848	1,518,896
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛額額 Gross case outstanding provision c/f	324,519	143,506	-	38,127	61,126	868,611	251,323	103,553	32	-	11,200	1,801,998	8,500	246,928	-	3,334	5,144	129,589	171,741	265,415	-	-	9	830,659	2,632,657
已報未決申索準備金的承前毛額額 Gross case outstanding provision b/f	288,264	118,589	470	90,709	89,521	908,745	200,747	94,132	-	-	(8,852)	1,782,326	3,921	176,137	-	6,698	64,198	148,515	151,493	206,455	-	-	10	757,427	2,539,753
已報未決申索準備金的結轉淨額額 Net case outstanding provision c/f	216,048	126,864	-	37,555	53,759	700,652	251,323	101,074	32	-	11,026	1,498,333	8,484	231,260	-	3,327	4,919	115,025	159,094	251,014	-	-	9	773,132	2,271,465
已報未決申索準備金的承前淨額額 Net case outstanding provision b/f	195,284	103,398	465	90,274	76,934	679,913	200,746	91,147	-	-	11,521	1,449,683	3,905	169,219	-	6,696	62,923	120,691	145,311	178,221	-	-	10	686,976	2,136,658
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報賠申索準備金的結轉毛額額 Gross IBNR provision c/f	216,935	166,346	(0)	27,460	33,831	513,886	245,357	105,733	2,461	-	32,176	1,344,185	18,610	159,064	1,107	1,087	10,409	57,987	174,999	414,006	16	-	909	838,193	2,182,378
已招致但未報賠申索準備金的承前毛額額 Gross IBNR provision b/f	165,525	89,970	92	105,593	13,475	428,135	257,420	85,739	2,508	-	38,734	1,187,189	1,503	125,445	28	56,989	68,612	14,385	100,597	266,220	119	-	6	633,905	1,821,094
已招致但未報賠申索準備金的結轉淨額額 Net IBNR provision c/f	171,445	158,730	(0)	26,015	27,449	426,092	245,081	93,403	2,414	-	30,456	1,181,084	18,585	131,652	1,107	1,080	9,616	47,487	148,762	405,008	16	-	470	763,781	1,944,865
已招致但未報賠申索準備金的承前淨額額 Net IBNR provision b/f	135,978	81,086	92	105,462	10,024	330,739	257,233	76,422	2,349	-	38,230	1,037,614	1,480	106,577	28	56,883	67,596	12,997	84,695	251,056	119	-	6	581,438	1,619,052

保險業監管局
Insurance Authority

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
承保年度離岸協約再保險業務承保業績
Underwriting Results of Offshore Reinsurance Treaty Business in Underwriting Year Basis

(港幣千元)
(HK$'000)

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore												非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
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表1：已承保及轉分出的業務的銷售資料及佣金資訊 Table 1: Sales & Commission Information on Business Written & Retroceded																									
財政年度保費收入及佣金：未減轉轉分保險前 Financial Year Premium Written and Commission, Gross of Retrocession																									
毛保費 (+) Gross Premium Written (+)	8,126,203	3,056,228	24,638	293,652	725,995	8,273,619	72,206	3,507,820	87,429	-	1,821,589	25,989,378	96,811	580,914	428	17,051	85,317	3,011,558	7,294	734,296	35,428	-	56,568	4,625,666	30,615,044
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(2,652,426)	(842,018)	(6,324)	(71,151)	(195,340)	(2,287,036)	(19,089)	(1,138,974)	(72,483)	-	(449,817)	(7,734,658)	(4,085)	(57,384)	-	(1,325)	(7,547)	(256,336)	(474)	(102,986)	(5,055)	-	(6,838)	(442,031)	(8,176,689)
財政年度轉分出的保費和轉分出再保險的佣金 Financial Year Premium Retroceded and Reinsurance Commission from Retroceded Business																									
轉分出給轉分保再保險公司的保費 (-) Premium written, retroceded to retrocessionaires (-)	(2,239,305)	(52,581)	(3,510)	(74,851)	(41,910)	(2,368,726)	(139)	(148,039)	-	-	(605,184)	(5,534,245)	(66,871)	(21,498)	-	(1,219)	(12,322)	(981,303)	(920)	(21,653)	-	-	-	(1,105,786)	(6,640,032)
與轉分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business retroceded to retrocessionaires (+)	732,432	17,908	413	15,028	9,993	668,767	45	46,048	-	-	241,091	1,731,727	542	1,526	-	283	965	71,777	80	4,030	-	-	-	79,203	1,810,930
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)																									

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore												非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																									
與本承保年度相關的最終保費毛額 (+) Gross ultimate premium, relating to current underwriting year (+)	5,561,930	2,158,987	21,123	322,619	668,347	7,309,171	82,188	2,035,353	-	-	1,733,782	19,893,501	89,605	533,183	428	17,338	78,763	2,831,936	4,694	648,046	38,042	-	47,563	4,289,597	24,183,098
與本承保年度相關的最終展風開支毛額 (-) Gross ultimate acquisition expenses incurred, relating to current underwriting year (-)	(1,514,793)	(525,716)	(4,385)	(64,414)	(168,298)	(1,838,585)	(19,820)	(626,942)	-	-	(383,534)	(5,146,487)	(3,714)	(53,376)	-	(1,393)	(7,506)	(248,437)	(501)	(95,214)	(5,374)	-	(5,216)	(420,732)	(5,567,219)
與本承保年度相關的最終申索毛額 (-) Gross ultimate claims, relating to current underwriting year (-)	(3,632,105)	(1,360,096)	(15,589)	(234,938)	(441,482)	(4,567,427)	(46,638)	(1,151,236)	-	-	(1,473,361)	(12,922,870)	(38,806)	(519,216)	(218)	(14,962)	(58,051)	(1,893,213)	(3,852)	(395,857)	(6,689)	-	(17,091)	(2,947,954)	(15,870,824)
與本承保年度相關的轉分出的業務風險 Retroceded business result, relating to current underwriting year	(524,124)	(2,499)	(423)	(15,114)	18,735	(395,033)	50	(28,763)	-	-	185,635	(761,536)	(6,487)	(10,666)	-	7,850	(3,565)	(284,815)	(467)	(1,022)	-	-	-	(299,173)	(1,060,709)
與本承保年度轉分出的業務相關的最終保費 (-) Ultimate premium relating to current underwriting year on retroceded business (-)	(1,690,287)	(27,469)	(2,400)	(59,278)	(33,944)	(1,940,170)	(65)	(121,854)	-	-	(592,279)	(4,467,746)	(53,630)	(13,025)	-	(1,398)	(7,865)	(629,705)	(755)	(14,194)	-	-	-	(720,573)	(5,188,319)
與本承保年度轉分出的業務相關的最終再保險佣金收入 (+) Ultimate retrocession commission income relating to current underwriting year on retroceded business (+)	424,373	7,456	275	11,866	8,605	512,707	107	37,092	-	-	241,170	1,243,651	170	26	-	293	544	39,321	-	2,821	-	-	-	43,175	1,286,826
與本承保年度轉分出的業務相關的最終申索額 (+) Ultimate claims relating to current underwriting year on retroceded business (+)	741,790	17,514	1,703	32,298	44,074	1,032,429	8	55,999	-	-	536,744	2,462,559	46,973	2,333	-	8,955	3,756	305,569	288	10,351	-	-	-	378,225	2,840,784
本財政年度中的已承付開支 Expenses incurred in current financial year	(317,455)	(162,586)	(928)	(8,630)	(32,919)	(392,137)	(7,716)	(166,955)	(4,123)	-	(241,785)	(1,335,235)	(4,263)	(34,660)	(61)	(744)	(3,144)	(138,686)	(321)	(37,545)	(1,717)	-	(2,798)	(223,939)	(1,559,174)
所有承保年度的申索賠償中未分配的理賠開支的變動 (-) Changes in ULAE in claims liabilities for all underwriting years (-)	(6,269)	(87)	(29)	(450)	(1,030)	(13,371)	273	(1,728)	(68)	-	(3,822)	(26,582)	(72)	(295)	(52)	93	16	1,597	57	(406)	(24)	-	(47)	867	(25,716)
難理開支 (-) Management expenses (-)	(312,327)	(145,808)	(713)	(8,742)	(31,546)	(291,425)	(8,000)	(164,044)	(4,178)	-	(238,562)	(1,205,345)	(4,140)	(27,818)	(9)	(866)	(3,192)	(141,785)	(394)	(36,318)	(1,693)	-	(2,708)	(218,924)	(1,424,270)
本年度和過往承保年度的未滿期部分的未來開支的變動 (-) Changes in future expense for unearned portion for current and prior underwriting years (-)	1,141	(16,690)	(186)	562	(343)	(87,341)	11	(1,183)	123	-	599	(103,307)	(51)	(6,546)	-	29	32	1,503	17	(822)	-	-	(43)	(5,881)	(109,188)
已經定但未生效的合約的利潤的變動 (+) Change in implicit profit for bound but not incepted contracts (+)	(51,910)	43,139	-	(215)	10,649	51,506	749	24,782	(290)	-	(44,596)	33,815	495	(125,262)	-	2,147	1,255	36,645	(25)	6,607	2,549	-	(4,255)	(79,844)	(46,029)
本財政年度中與本年度相關的淨未點現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	**(478,457)**	**151,230**	**(202)**	**(691)**	**55,032**	**167,495**	**8,813**	**86,239**	**(4,413)**	**-**	**(223,858)**	**(238,812)**	**36,830**	**(209,997)**	**149**	**10,236**	**7,751**	**303,430**	**(472)**	**125,014**	**26,812**	**-**	**18,203**	**317,956**	**79,144**
本財政年度中與過往承保年度相關的最終保費的變動 (+) Changes in net ultimate premium relating to prior underwriting years in current financial year (+)	1,930,425	855,667	2,288	(16,287)	(54,406)	225,150	29,249	1,405,546	87,429	-	2,387	4,467,445	6,877	46,481	(347)	(1,950)	(24,081)	(214,382)	1,557	80,043	(2,614)	-	9,005	(99,411)	4,368,034
本財政年度中與過往承保年度相關的最終淨展業開支淨額的變動 (-) Changes in net ultimate acquisition expenses relating to prior underwriting years in current financial year (-)	(651,710)	(275,720)	(927)	(10,194)	9,536	(200,152)	23,436	(521,556)	(72,483)	-	(48,812)	(1,748,583)	(729)	(3,932)	(11)	124	2,339	22,357	(11)	(4,175)	319	-	(1,638)	14,643	(1,733,940)
本財政年度中與過往承保年度相關的最終申索淨額的變動 (-) Changes in net ultimate claims relating to prior underwriting years in current financial year (-)	(908,072)	(638,118)	(1,905)	4,392	118,099	298,329	(44,102)	(1,095,759)	(17,099)	-	371,943	(1,912,292)	(7,782)	(54,668)	(2,062)	3,754	18,462	500,768	(506)	(29,337)	1,368	-	(5,207)	424,790	(1,487,502)
本財政年度中與過往年度相關的淨未點現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	**370,642**	**(58,171)**	**(545)**	**(22,089)**	**73,229**	**323,327**	**8,583**	**(211,768)**	**(2,154)**	**-**	**325,517**	**806,570**	**(1,634)**	**(12,119)**	**(2,420)**	**1,928**	**(3,280)**	**308,744**	**1,039**	**46,531**	**(927)**	**-**	**2,160**	**340,022**	**1,146,592**
本財政年度中保險負債的現時估計邊際的變動 (-) Changes in Risk Margin for insurance liabilities in current financial year (-)	(48,889)	11,831	129	1,080	(11,545)	(1,036)	3,240	(68,827)	(1,883)	-	(39,215)	(155,114)	4,009	(20,367)	-	(12)	(1,874)	48,676	1,072	(16,023)	(878)	-	(871)	13,733	(141,381)
未點現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	**(156,704)**	**104,890**	**(618)**	**(21,701)**	**116,716**	**489,786**	**20,636**	**(194,356)**	**(8,450)**	**-**	**62,445**	**412,644**	**39,206**	**(242,483)**	**(2,271)**	**12,152**	**2,598**	**660,849**	**1,640**	**155,522**	**25,007**	**-**	**19,492**	**671,711**	**1,084,355**

一般保險業務線 General Insurance Lines of Business	比例協約再保險業務 - 離岸 Proportional Reinsurance Treaty Business - Offshore												非比例協約再保險業務 - 離岸 Non-Proportional Reinsurance Treaty Business - Offshore												合計總額 Grand Total
			船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage						船舶, 航空及運輸 Marine, Aviation, and Transport						金錢損失 - 按揭 Pecuniary Loss - Mortgage				
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse 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	航空 Aviation	船舶 Ships	貨運 Goods in Transit	財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage	金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
表S：補充資訊 Table S :Supplementary Information																									
本財政年度中的已償付申索額 Claims paid in current financial year																									
已償付申索毛額 Gross claim paid	4,574,149	2,255,232	28,529	221,884	321,631	4,687,568	74,908	1,384,627	4,237	-	623,530	14,176,294	62,673	76,473	-	10,536	32,554	1,941,575	3,184	190,633	-	-	21,997	2,339,624	16,515,918
已償付申索淨額 Net claim paid	3,527,091	2,162,403	27,627	210,153	253,586	3,608,029	74,791	1,294,101	4,003	-	497,603	11,659,389	39,759	75,005	-	5,246	26,254	1,627,881	1,475	182,842	-	-	21,997	1,980,459	13,639,847
本財政年度的已報未決申索準備金的變動 Changes in case outstanding provision in current financial year																									
已報未決申索準備金的結轉毛額額 Gross case outstanding provision c/f	593,001	824,680	31,956	259,234	367,006	6,050,631	62,376	1,643,886	9,950	-	741,839	10,584,559	13,348	1,055,007	-	28,220	113,802	3,125,902	17,938	563,761	-	-	6,006	4,923,984	15,508,543
已報未決申索準備金的承前毛額額 Gross case outstanding provision b/f	535,875	999,482	54,017	281,037	551,993	6,309,079	69,855	1,476,602	9,554	-	721,948	11,009,443	10,470	686,013	57,763	27,899	113,684	4,082,530	23,132	566,775	-	-	20,695	5,588,960	16,598,403
已報未決申索準備金的結轉淨額額 Net case outstanding provision c/f	537,122	802,986	20,428	232,295	341,166	4,875,537	61,914	1,510,701	7,084	-	406,677	8,795,909	12,899	1,038,877	-	14,069	89,327	2,280,806	16,541	549,605	-	-	6,006	4,008,130	12,804,039
已報未決申索準備金的承前淨額額 Net case outstanding provision b/f	486,945	953,705	40,823	270,682	501,858	5,084,915	68,146	1,333,136	3,392	-	449,527	9,193,129	10,036	669,862	57,763	12,015	84,927	2,898,366	20,123	548,467	-	-	20,695	4,322,255	13,515,384
本財政年度的已招致但未報賠申索準備金的變動 Changes in IBNR provision in current financial year																									
已招致但未報賠申索準備金的結轉毛額額 Gross IBNR provision c/f	3,586,298	1,318,968	33,281	253,652	351,796	4,221,035	63,867	5,155,510	30,661	-	1,888,312	16,903,380	59,987	738,072	1,004	18,866	201,897	1,700,100	30,889	1,371,157	17,934	-	74,852	4,214,759	21,118,139
已招致但未報賠申索準備金的承前毛額額 Gross IBNR provision b/f	3,043,048	1,339,490	50,232	268,807	251,605	4,121,155	66,695	4,281,438	17,170	-	2,091,949	15,531,589	52,532	757,959	30,989	14,137	180,435	1,147,067	25,164	1,356,865	12,614	-	58,091	3,635,852	19,167,441
已招致但未報賠申索準備金的結轉淨額額 Net IBNR provision c/f	2,595,224	1,265,034	31,171	247,520	303,583	3,240,710	63,811	4,936,385	30,661	-	1,326,300	14,040,398	42,745	727,588	1,004	12,489	161,554	1,363,197	29,410	1,354,183	17,934	-	74,852	3,784,956	17,825,354
已招致但未報賠申索準備金的承前淨額額 Net IBNR provision b/f	2,488,769	1,272,611	47,354	256,690	180,155	3,275,227	66,274	4,025,677	17,170	-	1,281,628	12,911,555	51,318	744,835	30,989	12,587	136,557	802,089	23,625	1,352,163	12,614	-	58,091	3,224,866	16,136,421