

2023年香港長期保險業務統計數字附註

Notes to Hong Kong Long Term Insurance Business Statistics 2023

1. 由於受刪除尾數的效果影響，不同附表中的數字，可能稍有差別。
Slight discrepancies may be found in figures reported in different tables due to the effect of rounding off.
2. 專業再保險公司及勞合社的數字並不包括在內。
Figures for pure reinsurers and Lloyd's were excluded.
3. Manulife (International) Limited的個別公司統計數字已包括由The Manufacturers Life Insurance Company的分入業務。
The individual statistics for Manulife (International) Limited includes business assumed from The Manufacturers Life Insurance Company.
4. 經保險業監管局（「保監局」）批准後，部分保險公司已根據保監局於2021年12月28日發出的通函提前採用風險為本資本制度。在風險為本資本制度下，保險公司須依照保監局指定的技術規範對保險負債進行估值，而相關估值亦會反映於相關保險公司所提交的申報表。故此，本統計數字的淨負債數值為綜合數字，包含了已採用及未採用風險為本資本制度的保險公司所報告的數據。
Upon obtaining the approval from the Insurance Authority ("IA"), some insurers have early adopted a risk-based capital approach pursuant to the IA's circular dated 28 December 2021, under which valuation of insurance liabilities is performed in accordance with the prescribed technical specifications set out by the IA. Such valuation of insurance liabilities is reflected in the submission of returns by the relevant insurers. As such, the figures of net liabilities reported in this set of statistics have consolidated figures from insurers that have and have not adopted the risk-based capital approach.