

香港一般保險業務的臨時統計數字 #
Provisional Statistics on Hong Kong General Insurance Business #
 二零一九年一月至六月
January to June 2019
 直接及分入再保險業務
Direct & Reinsurance Inward Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費淨額 Net Earned Premiums	須付的佣金毛額 Gross Commissions Payable	須付的佣金淨額 Net Commissions Payable	已償付申索毛額 Gross Claims Paid	已償付申索淨額 Net Claims Paid	已承付申索淨額 Net Claims Incurred	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	10,341,275	8,371,291	7,058,373	1,303,299	879,626	5,980,225	4,842,528	4,984,549	(3,980)	1,062,230	135,948
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,431,296	2,908,758	2,408,833	1,042,726	873,880	1,721,576	1,337,364	1,513,656	(9,077)	319,922	(289,548)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	75,795	24,936	25,738	8,755	6,625	24,802	16,762	24,828	0	3,758	(9,473)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,094,185	956,522	439,046	163,187	111,342	566,246	329,435	315,945	858	79,838	(68,937)
貨運 Goods in Transit	818,812	503,681	476,037	127,640	79,164	362,677	200,963	345,329	98	94,653	(43,207)
財產損壞 Property Damage	5,061,828	2,303,289	2,179,784	1,052,645	557,000	2,991,591	1,177,403	617,767	5,914	502,741	496,362
一般法律責任 General Liability	6,686,092	4,711,738	4,162,302	1,134,357	711,225	3,142,014	2,225,561	2,553,580	33,379	853,832	10,286
金錢損失 Pecuniary Loss	1,427,481	648,206	709,334	281,178	80,575	349,249	147,862	216,987	1,796	199,637	210,339
非比例協約再保險 Non-proportional Treaty Reinsurance	148,466	137,116	86,600	9,831	8,566	64,821	55,341	68,279	(1,417)	4,147	7,025
比例協約再保險 Proportional Treaty Reinsurance	440,477	387,699	234,156	77,235	68,845	204,719	162,149	166,986	917	13,959	(16,551)
總額 Total	30,525,707	20,953,236	17,780,203	5,200,853	3,376,848	15,407,920	10,495,368	10,807,906	28,488	3,134,717	432,244

在本報告中有關香港一般保險業務的定義，請參閱備註。

Please refer to Remarks for the definition of Hong Kong General Insurance Business covered in this statistics.

註：承保利潤(虧損)是根據保險公司呈報的"滿期保費淨額"減去"須付的佣金淨額"、"已承付申索淨額"、"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risks Adjustment" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包數字，是根據保險人向保險業監管局提交的季度報表內申報的統計資料編輯而成。該等資料屬臨時性質及未經審計，並且以曆年基礎計算，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。

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the Insurance Authority. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore 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.

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一九年一月至六月
 January to June 2019
 直接業務
 Direct Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business		毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	
意外及健康 Accident & Health	醫療 Medical	8,122,186	6,666,968	5,388,351	684,132	470,899	4,927,483	4,001,984	4,128,431	(4,193)	751,850	41,364	
	非醫療 Non-Medical	1,544,606	1,153,955	1,118,600	489,542	308,904	552,876	420,828	426,577	(742)	262,978	120,883	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,425,504	1,151,010	1,133,994	375,004	276,921	818,200	624,785	705,997	(4,497)	201,511	(45,938)	
	第三者 Third Party	812,343	666,160	640,159	169,039	136,975	512,474	424,435	474,608	(4,542)	95,748	(62,630)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		33,038	2,214	2,678	1,636	427	5,666	195	1,069	0	2,730	(1,548)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	189,183	99,485	90,633	33,370	15,689	134,200	87,117	(31,789)	10	14,583	92,140	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	29,455	14,818	15,767	5,915	2,701	17,404	7,036	4,969	0	4,012	4,085
		承運人責任 Forwarder Liability	29,300	18,577	13,157	5,967	3,366	12,165	8,840	5,884	1	3,742	164
		船東責任保賠 Protection & Indemnity	1,454,462	576,629	110,975	49,935	36,210	175,965	70,660	177,934	818	33,742	(137,729)
		其他 Others	5,079	2,999	1,395	847	363	461	432	267	2	353	410
貨運 Goods in Transit	463,166	278,433	265,933	53,858	36,177	139,712	69,433	93,777	3	54,478	81,498		
財產損壞 Property Damage	火災 Fire	1,979,124	923,508	864,353	522,548	316,031	736,549	239,031	166,136	247	251,206	130,733	
	工程 Engineering	303,939	119,089	87,887	36,208	(2,710)	255,913	60,943	49,160	1,619	46,206	(6,388)	
	其他 Others	300,738	164,990	166,213	67,124	42,720	73,256	46,318	35,825	(86)	41,395	46,359	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,986,876	3,007,410	2,435,244	627,866	414,829	2,043,972	1,412,330	1,577,375	32,638	476,870	(66,468)	
	業主立案法團責任 Owners' Corporation Liability	20,924	15,895	14,154	4,715	3,155	2,262	1,997	1,059	0	2,466	7,474	
	其他 Others	1,721,274	1,036,978	1,043,041	328,659	181,382	465,099	284,943	439,328	(899)	266,904	156,326	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	252,550	211,801	206,171	75,708	61,613	(384)	(1,878)	(3,754)	0	26,072	122,240	
	其他 Others	643,578	214,994	200,878	81,539	(31,811)	118,993	26,554	56,703	1,882	98,860	75,244	
總額 Total		23,317,325	16,325,913	13,799,583	3,613,612	2,273,841	10,992,266	7,785,983	8,309,556	22,261	2,635,706	558,219	

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 分入再保險業務
 Reinsurance Inward Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	674,483	550,368	551,422	129,625	99,823	499,866	419,716	429,541	955	47,402	(26,299)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,193,449	1,091,588	634,680	498,683	459,984	390,902	288,144	333,051	(38)	22,663	(180,980)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	42,757	22,722	23,060	7,119	6,198	19,136	16,567	23,759	0	1,028	(7,925)
船舶 - 損壞及法律責任 Ships, Damage & Liability	386,706	244,014	207,119	67,153	53,013	226,051	155,350	158,680	27	23,406	(28,007)
貨運 Goods in Transit	355,646	225,248	210,104	73,782	42,987	222,965	131,530	251,552	95	40,175	(124,705)
財產損壞 Property Damage	2,478,027	1,095,702	1,061,331	426,765	200,959	1,925,873	831,111	366,646	4,134	163,934	325,658
一般法律責任 General Liability	957,018	651,455	669,863	173,117	111,859	630,681	526,291	535,818	1,640	107,592	(87,046)
金錢損失 Pecuniary Loss	531,353	221,411	302,285	123,931	50,773	230,640	123,186	164,038	(86)	74,705	12,855
非比例協約再保險 Non-proportional Treaty Reinsurance	148,466	137,116	86,600	9,831	8,566	64,821	55,341	68,279	(1,417)	4,147	7,025
比例協約再保險 Proportional Treaty Reinsurance	440,477	387,699	234,156	77,235	68,845	204,719	162,149	166,986	917	13,959	(16,551)
總額 Total	7,208,382	4,627,323	3,980,620	1,587,241	1,103,007	4,415,654	2,709,385	2,498,350	6,227	499,011	(125,975)

香港一般保險業務的臨時統計數字
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 汽車, 損壞及法律責任 (直接業務)
 Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle	承保範圍 Coverage	毛保費 Gross Premiums 港幣千元 HK\$'000	淨保費 Net Premiums 港幣千元 HK\$'000	滿期保費 淨額 Net Earned Premiums 港幣千元 HK\$'000	須付的佣金 毛額 Gross Commissions Payable 港幣千元 HK\$'000	須付的佣金 淨額 Net Commissions Payable 港幣千元 HK\$'000	已償付申索 毛額 Gross Claims Paid 港幣千元 HK\$'000	已償付申索 淨額 Net Claims Paid 港幣千元 HK\$'000	已承付申索 淨額 Net Claims Incurred 港幣千元 HK\$'000	未過期風險 調整 Unexpired Risks Adjustment 港幣千元 HK\$'000	管理開支 Management Expenses 港幣千元 HK\$'000	承保利潤 / (虧損) Underwriting Profit/(Loss) 港幣千元 HK\$'000	保額 Sums Insured 港幣千元 HK\$'000	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	913,595	699,332	691,745	253,866	170,162	510,202	384,130	415,265	(4,893)	143,289	(32,078)	49,179,998	138,345	
	第三者 Third Party	347,476	273,268	264,024	91,488	71,952	175,194	141,934	180,828	(3,024)	46,143	(31,875)		167,419	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	312,540	276,311	276,365	94,066	82,837	191,966	142,263	156,293	(169)	37,899	(495)	12,301,236	32,024	
	第三者 Third Party	139,383	122,757	121,030	35,960	32,630	122,753	110,601	97,295	(2,333)	15,813	(22,375)		31,853	
拖拉機 Tractors	綜合 Comprehensive	23,094	20,387	20,259	8,622	7,580	13,515	12,300	6,129	(13)	1,649	4,914	1,624,473	3,160	
	第三者 Third Party	26,348	23,446	16,647	4,236	4,071	9,677	8,352	5,530	429	3,120	3,497		4,545	
的士 Taxis	綜合 Comprehensive	113,344	99,595	93,602	7,507	6,540	80,412	66,669	101,058	163	12,344	(26,503)	982,085	4,242	
	第三者 Third Party	109,624	92,511	93,630	6,881	4,944	108,530	87,555	93,522	350	11,059	(16,245)		5,602	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	14,782	13,406	10,611	831	769	5,021	4,645	6,677	293	1,283	1,589	180,870	292
		第三者 Third Party	43,647	38,136	39,593	2,816	2,395	37,734	34,184	31,535	(103)	3,685	2,081		1,387
	紅色 Red	綜合 Comprehensive	5,025	4,633	4,164	329	323	1,921	1,887	979	34	500	2,328	46,760	80
		第三者 Third Party	17,771	16,422	16,282	1,259	1,236	11,017	10,437	17,759	115	1,803	(4,631)		433
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	17,767	16,117	17,261	3,484	3,150	6,532	5,807	12,400	(61)	1,875	(103)	1,308,422	2,140	
	第三者 Third Party	46,816	43,096	31,499	7,400	7,076	22,925	17,142	35,197	41	3,994	(14,809)		5,562	
電單車 Motor Cycles	綜合 Comprehensive	1,065	926	1,118	167	138	0	0	157	(4)	224	603	23,351	199	
	第三者 Third Party	43,555	36,825	35,841	12,507	10,397	7,138	6,386	8,031	0	6,929	10,484		35,349	
其他 Others	綜合 Comprehensive	24,292	20,303	18,869	6,132	5,422	8,631	7,084	7,039	153	2,448	3,807	1,165,270	2,002	
	第三者 Third Party	37,723	19,699	21,613	6,492	2,274	17,506	7,844	4,911	(17)	3,202	11,243		6,890	
總額 Grand Total	所有承保範圍 All Coverage	2,237,847	1,817,170	1,774,153	544,043	413,896	1,330,674	1,049,220	1,180,605	(9,039)	297,259	(108,568)	66,812,465	441,524	

香港一般保險業務的臨時統計數字
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二零一九年一月至六月
January to June 2019
僱員補償保險 (直接業務)

Employees' Compensation Insurance (Direct Business)

(港幣千元)
(HK\$'000)

職業行業 Trade Occupation	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	7,359	6,629	5,602	1,809	1,499	3,548	3,049	732	52	842	2,477	349,447	
2 採礦及採石業 Mining & Quarrying	452	412	972	45	109	979	979	1,001	0	87	(225)	36,428	
3 製造業 Manufacturing	191,001	171,738	131,935	37,560	31,462	64,594	59,870	59,342	(47)	26,223	14,955	38,220,847	
4 電力, 燃氣及水務業 Electricity, Gas & Water	10,684	7,875	6,851	2,195	1,276	1,862	1,553	615	96	1,814	3,050	5,556,892	
5 a. 特別行業 Special Trades	366,040	279,959	284,350	78,621	48,822	163,836	140,887	169,043	1,677	53,465	11,343	30,398,441	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	46,837	29,293	26,171	7,240	6,121	14,433	8,959	14,365	15	5,235	435	2,397,901	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,251,935	814,646	514,972	87,405	16,839	851,031	433,937	459,322	26,357	100,712	(88,258)		153,169,250
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	382,186	305,254	266,116	90,287	70,807	140,024	116,893	129,952	1,431	54,850	9,076	81,141,690	
b. 飲食及酒店業 Restaurants & Hotels	402,070	339,308	274,921	69,000	59,694	177,340	153,409	204,953	(2,515)	54,420	(41,631)	28,962,167	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	339,837	264,942	228,446	50,824	34,586	153,934	116,116	127,453	2,144	37,387	26,876	53,912,551	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	513,548	429,698	369,165	104,811	85,029	210,022	165,508	179,721	636	70,806	32,973	228,389,089	
9 社區, 社會及個人服務業 Community, Social & Personal Services	449,328	335,969	305,178	90,596	51,833	251,462	202,656	226,874	2,532	68,430	(44,491)	76,389,578	
10 其他/未分類職業 Others/Non-Classified Occupations	25,599	21,687	20,565	7,473	6,752	10,907	8,514	4,002	260	2,599	6,952	6,464,774	
總額 Grand Total	3,986,876	3,007,410	2,435,244	627,866	414,829	2,043,972	1,412,330	1,577,375	32,638	476,870	(66,468)	552,219,805	153,169,250

備註 香港一般保險業務的定義 Remarks Definition of Hong Kong General Insurance Business

香港一般保險業務

指：

a) 任何屬一般保險業務的直接業務或臨時再保險業務，而所涉及的風險是在香港承保的，換言之：

- (i) 保單是在香港發出的；
- (ii) 投保表格、投保申請表格或任何其他同類性質的表格是在香港擬備或簽署的；
- (iii) 投保表格、投保申請表格或任何其他同類性質的表格是在香港呈交或收取的；
- (iv) 投保表格、投保申請表格或任何其他同類性質的表格是在香港獲接受的；或
- (v) 風險是在香港獲接受的；或

b) 任何屬一般保險業務的協約再保險業務，而所涉及的風險是在香港承保的，換言之：

- (i) 協約是在香港簽署的；
- (ii) 協約是在香港獲接受的；或
- (iii) 協約談判是在香港完成的，

但不包括以下協約再保險業務：該業務承保的全部風險中，不足25%的風險（根據該協約的可收取毛保費計算）是在香港產生的。

在下列情況下，有關風險須當作在香港產生：

- a) 如屬意外及健康或金錢損失的保險業務，屬個人的保單持有人是在香港居住的，或保單持有人是《公司條例》(第622章)第2(1)條所界定的公司；
- b) 如屬飛機、船舶及貨運的保險業務，風險是在香港承保的；及
- c) 如屬所有其他保險業務，風險是位於香港的。

Hong Kong general insurance business

means:

a) any direct business or facultative reinsurance business, being general insurance business, in relation to which the risk is underwritten in Hong Kong, that is to say:

- (i) the policy is issued in Hong Kong;
- (ii) the proposal form, application form or any other form of a similar nature is prepared or signed in Hong Kong;
- (iii) the proposal form, application form or any other form of a similar nature is submitted or received in Hong Kong;
- (iv) the proposal form, application form or any other form of a similar nature is accepted in Hong Kong; or
- (v) the risk is accepted in Hong Kong; or

b) any treaty reinsurance business, being general insurance business, in relation to which the risk is underwritten in Hong Kong, that is to say:

- (i) the treaty is signed;
- (ii) the treaty is accepted; or
- (iii) the treaty negotiation is concluded,

in Hong Kong, other than treaty reinsurance business in respect of which less than 25% of the total risk (calculated in terms of the gross premiums receivable under the treaty) arises in Hong Kong.

A risk is deemed to arise in Hong Kong:

- a) in the case of Accident & Health or Pecuniary Loss insurance business, if the policy holder being an individual is resident in Hong Kong or the policy holder is a company as defined by section 2(1) of the Companies Ordinance (Cap. 622);
- b) in the case of Aircraft, Ships and Goods In Transit insurance business, if the risk is underwritten in Hong Kong; and
- c) in all other cases of insurance business, if the risk is located in Hong Kong.