

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二四年一月至六月
January to June 2024
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	13,449,595	10,838,545	9,368,064	1,791,874	1,251,964	8,627,366	7,103,324	7,147,962	(2,450)	1,389,647	(419,058)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,112,679	2,321,813	2,253,395	674,641	445,632	1,490,262	1,168,454	1,282,337	(1,999)	416,526	110,899
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	76,866	9,441	11,727	5,566	3,068	14,424	13,144	15,036	(96)	2,700	(8,981)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,809,585	1,078,746	545,494	191,052	115,272	621,162	301,763	266,742	58	118,474	44,948
貨運 Goods in Transit	879,072	331,073	320,135	117,752	37,491	385,503	85,182	120,389	(1)	99,269	62,987
財產損壞 Property Damage	7,503,812	2,996,478	2,877,876	1,372,647	465,756	2,988,542	1,143,354	1,149,861	(18,905)	711,000	570,164
一般法律責任 General Liability	7,743,150	5,484,009	5,143,148	1,310,096	808,604	2,791,664	1,893,370	2,286,483	93,584	978,156	976,321
金錢損失 Pecuniary Loss	1,797,211	928,138	1,120,399	303,332	84,055	225,274	139,527	158,401	(3,844)	287,289	594,498
非比例協約再保險 Non-proportional Treaty Reinsurance	163,697	158,531	94,005	11,486	11,214	14,431	13,381	68,871	755	5,006	8,159
比例協約再保險 Proportional Treaty Reinsurance	343,678	275,018	243,943	76,420	64,595	166,361	143,254	159,793	11	13,527	6,017
總額 Total	37,879,345	24,421,792	21,978,186	5,854,866	3,287,651	17,324,989	12,004,753	12,655,875	67,113	4,021,594	1,945,954

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 Risk Adjustment" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包含數字，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.

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Provisional Statistics on Hong Kong General Insurance Business
二零二四年一月至六月
January to June 2024
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	10,179,573	8,240,882	7,036,160	880,163	589,083	6,933,911	5,641,361	5,743,361	(1,788)	1,062,374	(356,869)	
	非醫療 Non-Medical	1,555,565	1,125,145	1,021,468	455,319	273,123	562,135	432,929	486,351	(149)	270,449	(8,306)	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,548,647	1,145,369	1,124,459	359,634	225,816	711,496	550,003	568,197	549	212,952	116,945	
	第三者 Third Party	1,286,970	962,701	922,939	239,697	162,932	670,799	523,283	655,211	(2,424)	174,827	(67,607)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		47,873	2,172	2,025	1,335	(76)	2,481	2,016	1,336	0	1,817	(1,052)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	263,628	113,089	101,488	50,950	18,288	153,104	81,329	36,818	0	21,125	25,257	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	34,072	14,135	13,565	6,842	2,427	13,129	1,763	(148)	0	3,816	7,470
		承運人責任 Forwarder Liability	33,702	19,929	16,437	6,338	3,080	13,933	6,980	617	0	4,316	8,424
	船東責任保賠 Protection & Indemnity	1,190,579	440,019	121,180	33,925	19,250	227,383	90,737	111,198	185	35,755	(45,208)	
	其他 Others	6,061	2,105	1,830	888	(10)	2,902	1,473	6,754	0	684	(5,598)	
貨運 Goods in Transit		493,703	213,249	191,930	52,813	29,542	114,001	40,797	65,166	3	62,179	35,040	
財產損壞 Property Damage	火災 Fire	2,448,528	953,978	905,206	534,636	220,636	958,060	326,347	181,877	20,822	300,343	181,528	
	工程 Engineering	445,384	114,204	110,796	59,825	(15,260)	144,541	50,262	44,515	(35,469)	52,666	64,344	
	其他 Others	496,618	251,951	247,965	92,753	38,983	162,896	64,062	65,646	(148)	94,094	49,390	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	4,127,996	3,384,957	3,158,489	710,164	532,863	1,891,349	1,349,595	1,537,722	108,401	491,594	487,909	
	業主立案法團責任 Owners' Corporation Liability	23,742	17,507	14,845	5,094	3,516	3,491	3,278	867	(8)	2,597	7,873	
	其他 Others	2,334,359	1,315,862	1,310,246	402,705	182,506	572,501	326,896	459,076	(12,049)	361,341	319,372	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	508,178	463,984	661,918	130,893	113,313	28,622	23,720	28,968	(5,012)	33,817	490,832	
	其他 Others	772,660	235,132	260,169	94,231	(62,849)	103,925	55,534	88,223	113	179,676	55,006	
總額 Total		27,797,838	19,016,370	17,223,115	4,118,205	2,337,163	13,270,659	9,572,365	10,081,755	73,026	3,366,422	1,364,750	

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 二零二四年一月至六月
 January to June 2024
 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	1,714,457	1,472,518	1,310,436	456,392	389,758	1,131,320	1,029,034	918,250	(513)	56,824	(53,883)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	277,062	213,743	205,997	75,310	56,884	107,967	95,168	58,929	(124)	28,747	61,561
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	28,993	7,269	9,702	4,231	3,144	11,943	11,128	13,700	(96)	883	(7,929)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,281,543	489,469	290,994	92,109	72,237	210,711	119,481	111,503	(127)	52,778	54,603
貨運 Goods in Transit	385,369	117,824	128,205	64,939	7,949	271,502	44,385	55,223	(4)	37,090	27,947
財產損壞 Property Damage	4,113,282	1,676,345	1,613,909	685,433	221,397	1,723,045	702,683	857,823	(4,110)	263,897	274,902
一般法律責任 General Liability	1,257,053	765,683	659,568	192,133	89,719	324,323	213,601	288,818	(2,760)	122,624	161,167
金錢損失 Pecuniary Loss	516,373	229,022	198,312	78,208	33,591	92,727	60,273	41,210	1,055	73,796	48,660
非比例協約再保險 Non-proportional Treaty Reinsurance	163,697	158,531	94,005	11,486	11,214	14,431	13,381	68,871	755	5,006	8,159
比例協約再保險 Proportional Treaty Reinsurance	343,678	275,018	243,943	76,420	64,595	166,361	143,254	159,793	11	13,527	6,017
總額 Total	10,081,507	5,405,422	4,755,071	1,736,661	950,488	4,054,330	2,432,388	2,574,120	(5,913)	655,172	581,204

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二四年一月至六月
January to June 2024
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	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)	總保額 Total Sums Insured	承保車輛數目 No. of Vehicles Insured
			千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	
私家車 Private Cars		綜合 Comprehensive	1,084,337	796,405	785,152	256,370	148,135	451,503	335,133	376,498	1,155	149,768	109,596	55,195,425	144,319
		第三者 Third Party	524,809	387,420	371,512	127,182	86,871	299,873	216,696	236,995	511	69,232	(22,097)		192,296
貨車 Goods Carrying Vehicles		綜合 Comprehensive	290,337	230,944	224,134	84,697	71,051	160,862	141,907	114,822	(153)	32,499	5,915	21,200,281	29,024
		第三者 Third Party	229,899	209,829	192,660	57,261	48,717	141,817	130,402	121,414	96	34,322	(11,889)		40,026
拖拉機 Tractors		綜合 Comprehensive	11,520	10,072	8,847	3,475	2,877	3,712	2,490	2,708	(4)	1,358	1,908	686,006	1,808
		第三者 Third Party	24,289	20,054	17,494	5,024	4,041	16,556	14,063	7,197	16	4,014	2,226		3,130
的士 Taxis		綜合 Comprehensive	111,160	65,362	62,438	5,478	(4,165)	74,553	51,960	56,757	(212)	23,688	(13,630)	671,989	2,429
		第三者 Third Party	284,784	197,599	179,566	14,777	(129)	126,277	105,384	198,321	(1,560)	42,043	(59,109)		8,079
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	6,983	5,353	6,942	466	353	4,457	4,208	(40)	(155)	1,008	5,776	75,839	158
		第三者 Third Party	47,103	34,240	38,884	3,069	2,123	28,121	25,969	35,543	(1,173)	6,038	(3,647)		1,493
	紅色 Red	綜合 Comprehensive	959	719	848	53	44	1,007	1,007	838	(48)	554	(540)	6,500	17
		第三者 Third Party	18,565	15,263	15,354	1,136	1,026	7,988	6,505	12,346	(253)	3,417	(1,182)		392
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	15,113	13,331	13,253	2,363	2,004	4,270	3,912	4,329	(23)	1,458	5,485	965,739	1,643
		第三者 Third Party	44,900	26,641	25,873	5,974	2,374	18,855	(686)	14,062	(61)	3,405	6,093		5,209
電單車 Motor Cycles		綜合 Comprehensive	767	525	524	72	12	942	9	(26)	(1)	130	409	12,000	206
		第三者 Third Party	54,034	45,865	52,096	18,309	16,388	21,792	18,988	21,526	58	7,753	6,371		43,207
其他 Others		綜合 Comprehensive	27,471	22,658	22,321	6,660	5,505	10,190	9,377	12,311	(10)	2,489	2,026	1,492,719	1,898
		第三者 Third Party	58,587	25,790	29,500	6,965	1,521	9,520	5,962	7,807	(58)	4,603	15,627		43,684
總額 Grand Total		所有承保範圍 All Coverage	2,835,617	2,108,070	2,047,398	599,331	388,748	1,382,295	1,073,286	1,223,408	(1,875)	387,779	49,338	80,306,498	519,018

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二零二四年一月至六月
January to June 2024
僱員補償保險 (直接業務)
Employees' Compensation Insurance (Direct Business)

(千元)
(\$'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	8,621	7,217	7,786	2,157	1,847	6,876	6,710	3,062	16	913	1,948	297,043	
2 採礦及採石業 Mining & Quarrying	1,435	1,204	1,754	256	334	1,821	1,821	1,380	0	253	(213)	60,729	
3 製造業 Manufacturing	195,976	172,824	141,183	40,133	33,828	53,410	46,850	39,270	106	25,216	42,763	37,706,445	
4 電力, 燃氣及水務業 Electricity, Gas & Water	13,288	8,625	7,963	1,893	712	2,490	1,424	2,289	0	1,925	3,037	6,618,031	
5 a. 特別行業 Special Trades	460,391	356,699	316,120	94,431	60,465	145,211	106,781	134,181	566	59,015	61,893	38,071,034	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	37,560	33,966	31,642	7,984	7,853	15,837	11,057	23,981	143	2,595	(2,930)	2,039,642	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,148,636	931,241	941,270	112,437	77,378	785,284	487,524	620,558	104,647	97,485	41,202		149,502,580
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	364,575	309,522	283,649	87,959	74,131	106,328	86,387	108,497	877	54,507	45,637	78,309,873	
b. 飲食及酒店業 Restaurants & Hotels	362,464	311,697	302,119	72,474	57,256	162,823	150,172	152,144	28	49,140	43,551	32,607,258	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	326,886	257,538	228,540	47,421	35,301	120,549	92,608	78,448	306	33,269	81,216	45,862,889	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	604,007	512,854	457,083	120,179	99,830	230,795	175,785	182,918	943	78,535	94,857	267,703,007	
9 社區, 社會及個人服務業 Community, Social and Personal Services	556,572	443,861	403,282	107,832	72,437	249,666	174,346	189,216	736	83,639	57,254	107,750,324	
10 其他/未分類職業 Others/Non-Classified Occupations	47,585	37,709	36,098	15,008	11,491	10,259	8,130	1,778	33	5,102	17,694	8,868,703	
總額 Grand Total	4,127,996	3,384,957	3,158,489	710,164	532,863	1,891,349	1,349,595	1,537,722	108,401	491,594	487,909	625,894,981	149,502,580

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.