

香港一般保險業務的臨時統計數字 #
Provisional Statistics on Hong Kong General Insurance Business #
 二零二一年一月至三月
January to March 2021
 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	5,852,094	4,900,189	3,479,031	562,441	382,806	2,944,930	2,309,828	2,303,310	78,159	498,431	216,325
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,379,747	1,105,934	1,213,614	310,437	229,787	871,628	710,728	683,597	783	155,828	143,619
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	39,871	8,060	8,688	2,202	823	18,034	16,017	7,669	0	2,438	(2,242)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,839,650	696,180	293,150	100,198	61,833	374,596	161,552	276,973	673	68,926	(115,255)
貨運 Goods in Transit	454,116	235,024	200,947	58,906	17,153	156,943	61,532	82,832	(13)	47,529	53,446
財產損壞 Property Damage	3,331,281	1,279,838	1,285,732	661,630	270,503	1,120,792	498,626	697,548	6,881	297,817	12,983
一般法律責任 General Liability	3,742,278	2,666,521	2,386,121	613,485	374,749	1,521,370	1,005,109	1,364,215	(2,605)	431,985	217,777
金錢損失 Pecuniary Loss	1,265,781	746,579	426,338	319,168	193,695	127,563	46,507	120,002	7	128,233	(15,599)
非比例協約再保險 Non-proportional Treaty Reinsurance	108,621	104,228	49,776	6,645	5,975	9,451	8,170	42,965	0	2,864	(2,028)
比例協約再保險 Proportional Treaty Reinsurance	253,776	207,442	116,110	41,799	36,500	78,474	50,478	67,612	1,878	6,986	3,134
總額 Total	18,267,215	11,949,995	9,459,507	2,676,911	1,573,824	7,223,781	4,868,547	5,646,723	85,763	1,641,037	512,160

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.

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零二一年一月至三月
January to March 2021
 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	5,067,529	4,282,331	2,944,782	384,249	261,989	2,628,988	2,064,619	2,037,512	77,356	384,141	183,784	
	非醫療 Non-Medical	340,966	240,264	265,080	89,167	47,015	134,821	108,545	102,133	(25)	88,858	27,099	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	691,892	558,281	565,870	170,479	130,464	363,447	287,325	262,307	(64)	90,466	82,697	
	第三者 Third Party	510,786	420,276	394,545	95,966	76,057	337,707	277,381	338,728	859	54,829	(75,928)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		18,598	1,070	969	551	(7)	53	26	463	0	1,363	(850)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	124,227	63,959	53,272	26,506	13,965	41,549	20,873	43,038	0	9,516	(13,247)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	20,121	6,891	7,713	4,545	1,234	5,459	3,234	2,602	0	1,741	2,136
		承運人責任 Forwarder Liability	19,837	11,828	9,278	3,401	1,433	6,942	4,580	4,121	0	2,283	1,441
		船東責任保賠 Protection & Indemnity	1,545,564	541,171	136,571	39,725	27,806	251,388	89,669	187,177	716	46,882	(126,010)
	其他 Others	1,124	589	815	179	36	0	(1)	1,165	0	131	(517)	
貨運 Goods in Transit	260,625	146,547	118,360	26,708	3,790	73,335	28,765	49,757	0	29,388	35,425		
財產損壞 Property Damage	火災 Fire	1,155,601	484,320	505,400	283,075	144,685	373,132	118,616	103,793	7,105	140,746	109,071	
	工程 Engineering	151,767	48,390	50,475	19,241	(3,702)	41,811	20,629	46,668	0	18,913	(11,404)	
	其他 Others	167,631	80,251	80,790	33,560	21,346	46,826	19,661	19,010	0	31,522	8,912	
	僱員補償 Employees' Compensation (EC)	1,932,434	1,611,996	1,430,217	321,194	236,118	1,023,021	708,321	861,565	(2,084)	221,475	113,143	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	13,307	9,889	7,274	2,679	1,822	1,655	1,040	6,747	(200)	1,222	(2,317)	
	其他 Others	1,092,742	620,797	602,605	178,992	76,654	223,452	98,064	317,140	0	151,047	57,764	
	按揭擔保 Mortgage Guarantee	594,577	554,721	174,662	198,753	186,541	229	(1,982)	(5,195)	0	15,034	(21,718)	
金錢損失 Pecuniary Loss	其他 Others	304,766	67,390	105,575	47,617	(19,179)	43,341	24,567	40,161	7	58,421	26,165	
	Total	14,014,094	9,750,961	7,454,253	1,926,587	1,208,067	5,597,156	3,873,932	4,418,892	83,670	1,347,978	395,646	

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 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	443,599	377,594	269,169	89,025	73,802	181,121	136,664	163,665	828	25,432	5,442
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	177,069	127,377	253,199	43,992	23,266	170,474	146,022	82,562	(12)	10,533	136,850
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	21,273	6,990	7,719	1,651	830	17,981	15,991	7,206	0	1,075	(1,392)
船舶 - 損壞及法律責任 Ships, Damage & Liability	128,777	71,742	85,501	25,842	17,359	69,258	43,197	38,870	(43)	8,373	20,942
貨運 Goods in Transit	193,491	88,477	82,587	32,198	13,363	83,608	32,767	33,075	(13)	18,141	18,021
財產損壞 Property Damage	1,856,282	666,877	649,067	325,754	108,174	659,023	339,720	528,077	(224)	106,636	(93,596)
一般法律責任 General Liability	703,795	423,839	346,025	110,620	60,155	273,242	197,684	178,763	(321)	58,241	49,187
金錢損失 Pecuniary Loss	366,438	124,468	146,101	72,798	26,333	83,993	23,922	85,036	0	54,778	(20,046)
非比例協約再保險 Non-proportional Treaty Reinsurance	108,621	104,228	49,776	6,645	5,975	9,451	8,170	42,965	0	2,864	(2,028)
比例協約再保險 Proportional Treaty Reinsurance	253,776	207,442	116,110	41,799	36,500	78,474	50,478	67,612	1,878	6,986	3,134
總額 Total	4,253,121	2,199,034	2,005,254	750,324	365,757	1,626,625	994,615	1,227,831	2,093	293,059	116,514

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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	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	千元 \$'000
私家車 Private Cars		綜合 Comprehensive	470,241	359,774	354,603	117,691	83,300	218,459	163,275	164,521	21	65,521	41,240	24,228,837	70,692
		第三者 Third Party	210,874	169,387	162,624	51,960	42,323	132,644	108,439	146,200	621	25,106	(51,626)		93,741
貨車 Goods Carrying Vehicles		綜合 Comprehensive	145,305	129,673	132,357	41,797	36,813	86,717	71,566	58,741	(11)	17,914	18,900	5,234,176	14,924
		第三者 Third Party	84,314	76,709	70,461	20,955	17,332	66,829	55,270	83,657	42	9,942	(40,512)		17,962
拖拉機 Tractors		綜合 Comprehensive	7,060	6,374	7,698	2,908	2,770	2,477	2,311	1,418	4	620	2,886	473,019	1,128
		第三者 Third Party	11,002	10,059	10,945	3,326	3,074	6,525	5,446	7,436	(6)	1,480	(1,039)		1,604
的士 Taxis		綜合 Comprehensive	43,289	38,697	42,755	3,267	3,000	47,878	42,811	31,624	23	4,026	4,082	328,820	1,235
		第三者 Third Party	104,472	91,150	73,499	5,613	4,467	70,467	57,451	63,605	233	8,875	(3,681)		4,239
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	4,716	4,219	5,248	407	376	1,662	1,401	1,439	(78)	353	3,158	57,530	103
		第三者 Third Party	23,688	21,405	19,083	1,303	1,194	18,067	15,615	11,448	83	1,679	4,679		769
	紅色 Red	綜合 Comprehensive	1,360	1,249	1,559	122	119	1,399	1,350	640	(1)	107	694	11,690	26
		第三者 Third Party	9,899	9,092	7,442	598	583	6,893	6,055	4,411	21	774	1,653		248
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	6,546	6,087	8,680	1,323	1,254	2,955	2,651	2,135	(21)	682	4,630	441,513	779
		第三者 Third Party	16,848	10,079	15,558	1,833	500	18,155	17,462	1,934	(89)	1,545	11,668		1,764
電單車 Motor Cycles		綜合 Comprehensive	532	487	522	44	41	0	0	186	0	83	212	7,840	123
		第三者 Third Party	25,848	22,310	22,752	7,471	6,487	7,605	6,344	7,886	0	3,889	4,490		21,457
其他 Others		綜合 Comprehensive	12,843	11,721	12,448	2,920	2,791	1,900	1,960	1,603	(1)	1,160	6,895	553,606	939
		第三者 Third Party	23,841	10,085	12,181	2,907	97	10,522	5,299	12,151	(46)	1,539	(1,560)		3,627
總額 Grand Total		所有承保範圍 All Coverage	1,202,678	978,557	960,415	266,445	206,521	701,154	564,706	601,035	795	145,295	6,769	31,337,031	235,360

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 二零二一年一月至三月
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 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	2,456	2,068	3,335	786	715	1,465	1,431	958	8	230	1,424	90,887	
2 採礦及採石業 Mining & Quarrying	505	475	798	112	152	577	577	2,148	0	85	(1,587)	50,073	
3 製造業 Manufacturing	104,665	92,479	69,717	21,663	18,304	43,878	40,323	45,780	(320)	12,693	(6,740)	18,001,185	
4 電力, 燃氣及水務業 Electricity, Gas & Water	5,835	3,851	3,568	975	389	3	2	(252)	0	1,083	2,348	1,309,625	
5 a. 特別行業 Special Trades	165,405	125,140	131,046	37,944	22,864	91,972	66,315	73,148	(652)	20,265	15,421	13,877,158	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	16,989	14,550	14,615	3,628	3,250	2,389	2,120	2,785	(6)	1,862	6,724	846,017	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	545,860	450,505	387,158	48,003	24,766	403,818	196,735	248,634	1,110	47,647	65,001		56,380,590
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	213,334	169,912	139,037	46,144	33,432	74,941	64,818	63,768	(474)	35,001	7,310	47,777,258	
b. 飲食及酒店業 Restaurants & Hotels	180,735	158,702	136,093	36,674	29,724	92,142	84,758	112,553	(462)	21,797	(27,519)	14,068,055	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	206,829	165,481	114,252	26,160	16,200	80,181	66,386	69,737	(889)	19,596	9,608	15,146,956	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	314,169	274,802	222,852	57,669	50,703	112,412	90,904	113,670	(181)	39,197	19,463	147,394,305	
9 社區, 社會及個人服務業 Community, Social and Personal Services	158,649	139,470	193,627	36,312	31,061	113,747	89,124	122,338	(190)	20,656	19,762	38,533,194	
10 其他/未分類職業 Others/Non-Classified Occupations	17,003	14,561	14,119	5,124	4,558	5,496	4,828	6,298	(28)	1,363	1,928	5,001,049	
總額 Grand Total	1,932,434	1,611,996	1,430,217	321,194	236,118	1,023,021	708,321	861,565	(2,084)	221,475	113,143	302,095,762	56,380,590

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.