

香港一般保險業務的臨時統計數字 #  
**Provisional Statistics on Hong Kong General Insurance Business #**  
 二零二二年一月至三月  
**January to March 2022**  
 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	6,095,862	4,982,092	3,596,321	560,989	378,819	3,342,911	2,623,601	2,543,630	3,205	538,241	132,426
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,326,772	1,077,363	1,084,694	293,259	220,898	680,017	550,946	649,303	(547)	162,309	52,731
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	43,217	6,055	5,214	2,672	1,288	7,049	4,104	4,126	0	1,736	(1,936)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,146,824	777,997	341,730	101,569	61,640	409,848	55,646	73,956	(241)	65,268	141,107
貨運 Goods in Transit	520,489	191,823	201,513	53,920	21,426	206,742	83,518	187,513	(298)	47,930	(55,058)
財產損壞 Property Damage	3,587,063	1,239,956	1,313,459	636,910	215,768	985,555	319,471	598,843	638	324,985	173,225
一般法律責任 General Liability	3,910,312	2,682,961	2,478,656	664,644	402,195	1,405,621	986,733	1,218,674	(6,442)	436,586	427,643
金錢損失 Pecuniary Loss	1,339,510	694,866	513,977	301,242	135,229	36,914	23,606	26,458	999	152,657	198,634
非比例協約再保險 Non-proportional Treaty Reinsurance	109,029	103,771	40,499	6,553	6,252	12,624	11,704	39,008	0	2,749	(7,510)
比例協約再保險 Proportional Treaty Reinsurance	248,060	208,667	123,772	46,669	41,875	74,432	61,178	75,007	(2,383)	7,449	1,824
<b>總額 Total</b>	<b>19,327,138</b>	<b>11,965,551</b>	<b>9,699,835</b>	<b>2,668,427</b>	<b>1,485,390</b>	<b>7,161,713</b>	<b>4,720,507</b>	<b>5,416,518</b>	<b>(5,069)</b>	<b>1,739,910</b>	<b>1,063,086</b>

# 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制而成。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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 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	5,094,732	4,204,500	3,004,686	384,021	257,961	2,920,995	2,305,940	2,195,785	1,530	436,406	113,004	
	非醫療 Non-Medical	342,762	256,677	253,094	80,781	46,695	113,040	84,830	91,670	0	76,481	38,248	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	659,790	537,286	558,961	160,469	120,818	307,362	254,667	262,569	66	91,862	83,646	
	第三者 Third Party	484,221	391,684	444,811	100,036	78,836	304,051	256,004	336,482	10	58,401	(28,918)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		12,556	713	920	368	(95)	2,827	6	741	0	1,642	(1,368)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	132,705	65,664	52,137	25,816	12,149	74,645	26,548	28,504	0	10,314	1,170	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	16,849	6,011	7,559	3,697	1,207	20,888	6,142	1,882	(113)	1,902	2,681
		承運人責任 Forwarder Liability	19,463	10,540	3,797	3,678	1,516	8,568	6,493	463	(127)	2,211	(266)
		船東責任保賠 Protection & Indemnity	1,463,501	512,564	188,936	42,837	32,037	208,132	(57,256)	32,603	3	37,321	86,972
		其他 Others	1,882	916	1,098	194	(28)	1,185	683	(574)	0	176	1,524
貨運 Goods in Transit	224,947	104,820	110,071	24,136	17,900	123,655	42,696	45,709	0	30,909	15,553		
財產損壞 Property Damage	火災 Fire	1,176,429	463,807	493,613	256,774	112,701	242,857	86,784	111,854	776	145,707	122,575	
	工程 Engineering	134,494	35,850	51,379	17,798	(6,330)	63,041	25,249	15,559	0	20,283	21,867	
	其他 Others	191,868	108,702	99,319	37,385	25,788	48,142	26,125	24,150	0	42,667	6,714	
	僱員補償 Employees' Compensation (EC)	2,065,983	1,728,323	1,567,110	350,827	263,267	946,629	677,961	877,230	(11,887)	224,777	213,723	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	13,078	9,496	7,187	2,669	1,891	1,641	1,336	(676)	0	1,087	4,885	
	其他 Others	1,240,064	655,680	636,672	202,908	87,103	311,798	203,335	213,714	5,788	167,011	163,056	
	按揭擔保 Mortgage Guarantee	543,573	466,988	273,377	178,290	150,275	220	220	1,683	0	15,446	105,973	
金錢損失 Pecuniary Loss	其他 Others	404,592	84,655	132,183	58,352	(22,855)	28,183	10,041	61,333	152	79,288	14,265	
	總額 Total	14,223,489	9,644,876	7,886,910	1,931,036	1,180,836	5,727,859	3,957,804	4,300,681	(3,802)	1,443,891	965,304	

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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	658,368	520,915	338,541	96,187	74,163	308,876	232,831	256,175	1,675	25,354	(18,826)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	182,761	148,393	80,922	32,754	21,244	68,604	40,275	50,252	(623)	12,046	(1,997)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	30,661	5,342	4,294	2,304	1,383	4,222	4,098	3,385	0	94	(568)
船舶 - 損壞及法律責任 Ships, Damage & Liability	512,424	182,302	88,203	25,347	14,759	96,430	73,036	11,078	(4)	13,344	49,026
貨運 Goods in Transit	295,542	87,003	91,442	29,784	3,526	83,087	40,822	141,804	(298)	17,021	(70,611)
財產損壞 Property Damage	2,084,272	631,597	669,148	324,953	83,609	631,515	181,313	447,280	(138)	116,328	22,069
一般法律責任 General Liability	591,187	289,462	267,687	108,240	49,934	145,553	104,101	128,406	(343)	43,711	45,979
金錢損失 Pecuniary Loss	391,345	143,223	108,417	64,600	7,809	8,511	13,345	(36,558)	847	57,923	78,396
非比例協約再保險 Non-proportional Treaty Reinsurance	109,029	103,771	40,499	6,553	6,252	12,624	11,704	39,008	0	2,749	(7,510)
比例協約再保險 Proportional Treaty Reinsurance	248,060	208,667	123,772	46,669	41,875	74,432	61,178	75,007	(2,383)	7,449	1,824
總額 Total	5,103,649	2,320,675	1,812,925	737,391	304,554	1,433,854	762,703	1,115,837	(1,267)	296,019	97,782

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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		450,921	351,241	356,302	112,466	78,596	199,655	157,270	158,241	(16)	68,123	51,358	22,998,734	67,814
	第三者 Third Party		209,687	163,503	182,692	53,274	41,048	133,487	112,161	146,398	(369)	29,747	(34,132)		91,754
貨車 Goods Carrying Vehicles	綜合 Comprehensive		143,084	127,262	132,698	38,178	33,464	70,076	62,184	60,859	(158)	17,370	21,163	5,374,570	15,194
	第三者 Third Party		88,475	81,681	83,188	21,614	19,023	63,487	55,782	77,680	(130)	11,170	(24,555)		17,312
拖拉機 Tractors	綜合 Comprehensive		6,143	5,255	6,502	2,250	1,964	1,401	1,261	3,426	(3)	518	597	418,755	1,018
	第三者 Third Party		11,951	10,356	11,000	3,040	2,710	6,546	5,050	5,284	(6)	1,496	1,516		1,695
的士 Taxis	綜合 Comprehensive		36,050	32,570	38,771	3,225	2,994	28,007	26,078	33,645	287	3,246	(1,401)	263,806	871
	第三者 Third Party		79,330	68,842	87,822	7,513	6,758	47,059	39,800	71,726	822	5,454	3,062		2,782
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,620	3,219	4,300	342	310	2,300	2,127	3,368	(46)	423	245	39,950	78
		第三者 Third Party	19,827	17,744	19,790	1,420	1,311	16,056	14,778	9,566	(85)	2,202	6,796		638
	紅色 Red	綜合 Comprehensive	821	755	1,168	89	89	517	517	239	0	120	720	7,150	15
		第三者 Third Party	6,796	6,287	7,677	601	596	4,657	3,827	3,923	(9)	1,193	1,974		186
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive		6,575	6,038	7,142	1,153	1,077	2,310	2,148	340	2	747	4,976	436,028	746
	第三者 Third Party		16,715	9,578	14,521	1,611	298	16,811	13,519	6,674	(181)	1,611	6,119		1,805
電單車 Motor Cycles	綜合 Comprehensive		541	474	480	59	40	(2)	(2)	129	0	85	226	20,426	122
	第三者 Third Party		25,881	22,692	25,710	7,924	6,989	7,987	7,354	11,231	0	3,739	3,751		22,741
其他 Others	綜合 Comprehensive		12,035	10,472	11,598	2,707	2,284	3,098	3,084	2,322	0	1,230	5,762	480,633	830
	第三者 Third Party		25,559	11,001	12,411	3,039	103	7,961	3,733	4,000	(32)	1,789	6,551		3,666
總額 Grand Total		所有承保範圍 All Coverage	1,144,011	928,970	1,003,772	260,505	199,654	611,413	510,671	599,051	76	150,263	54,728	30,040,052	229,267

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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	2,670	2,208	3,537	818	698	554	520	(273)	(15)	265	2,862	109,464	
2 採礦及採石業 Mining & Quarrying	560	525	919	122	163	567	567	259	0	153	344	39,272	
3 製造業 Manufacturing	105,525	92,054	66,844	21,325	17,986	28,520	24,451	24,025	328	11,683	12,822	16,414,631	
4 電力, 燃氣及水務業 Electricity, Gas & Water	7,463	5,018	3,570	994	187	1,376	947	137	0	1,431	1,815	1,398,678	
5 a. 特別行業 Special Trades	179,880	138,863	145,072	41,964	26,052	124,931	86,548	55,167	(928)	21,973	42,808	14,314,115	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	20,350	18,406	15,896	4,267	4,140	3,787	3,374	4,025	(3)	1,563	6,171	1,169,700	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	608,008	524,079	485,858	66,262	45,003	336,597	200,280	357,641	(10,340)	45,789	47,765	61,072,630	
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	213,255	170,047	145,458	46,278	34,723	73,541	64,432	64,765	(158)	32,617	13,511	46,292,580	
b. 飲食及酒店業 Restaurants & Hotels	180,675	159,062	145,049	37,379	31,177	80,004	72,717	87,538	(447)	22,800	3,981	16,549,840	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	217,788	166,744	112,532	26,744	14,944	81,445	59,277	72,578	(507)	20,057	5,460	15,098,271	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	342,974	290,118	234,749	60,738	51,188	110,186	86,282	98,027	254	42,790	42,490	152,235,380	
9 社區, 社會及個人服務業 Community, Social and Personal Services	170,494	147,213	192,665	38,485	32,197	100,807	74,699	108,747	(71)	22,073	29,719	38,682,590	
10 其他/未分類職業 Others/Non-Classified Occupations	16,341	13,986	14,961	5,451	4,809	4,314	3,867	4,594	0	1,583	3,975	4,453,805	
總額 Grand Total	2,065,983	1,728,323	1,567,110	350,827	263,267	946,629	677,961	877,230	(11,887)	224,777	213,723	306,758,326	61,072,630

## 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.