

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零二三年一月至三月
January to March 2023
 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	6,761,377	5,509,958	3,968,970	774,007	535,276	3,521,136	2,752,213	2,893,250	2,556	650,969	(113,081)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,525,478	1,206,912	1,078,304	305,397	221,518	679,272	570,962	723,573	2,111	175,147	(44,045)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	12,723	3,789	5,770	1,177	867	3,136	1,185	4,707	0	740	(544)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,392,298	842,955	379,198	126,792	88,720	352,427	161,745	228,193	77	69,617	(7,409)
貨運 Goods in Transit	505,309	197,834	182,458	67,191	23,332	298,377	124,487	90,101	1	63,716	5,308
財產損壞 Property Damage	3,865,490	1,090,142	1,251,857	699,990	226,593	787,136	347,547	415,834	9,827	336,133	263,470
一般法律責任 General Liability	3,983,178	2,700,879	2,449,474	670,061	396,474	1,381,070	941,620	1,252,031	709	450,008	350,252
金錢損失 Pecuniary Loss	1,265,015	631,865	562,591	291,409	125,116	411,043	156,706	206,320	838	155,604	74,713
非比例協約再保險 Non-proportional Treaty Reinsurance	124,824	120,581	51,953	6,948	6,681	6,807	5,669	49,778	1,156	3,569	(9,231)
比例協約再保險 Proportional Treaty Reinsurance	223,916	154,673	99,600	51,574	44,071	60,251	49,028	54,075	401	7,041	(5,988)
總額 Total	20,659,608	12,459,588	10,030,175	2,994,546	1,668,648	7,500,655	5,111,162	5,917,862	17,676	1,912,544	513,445

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
 二零二三年一月至三月
 January to March 2023
 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 Net Earned Premiums	須付的佣金 Gross Commissions Payable	須付的佣金 Net Commissions Payable	已償付申索 Gross Claims Paid	已償付申索 Net Claims Paid	已承付申索 Net Claims Incurred	未過期風險 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / Underwriting Profit/(Loss)	
意外及健康 Accident & Health	醫療 Medical	5,521,539	4,539,010	3,180,264	426,255	272,978	3,050,124	2,361,988	2,468,393	3,391	523,554	(88,052)	
	非醫療 Non-Medical	592,682	435,480	387,134	156,404	92,411	210,566	168,117	201,397	43	103,531	(10,248)	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	718,928	540,652	547,911	166,426	115,242	311,563	260,457	309,592	442	96,737	25,898	
	第三者 Third Party	574,890	452,878	438,691	108,552	81,067	334,390	285,732	375,298	1,669	65,762	(85,105)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		8,957	23	68	104	(197)	124	0	147	0	89	29	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	132,121	58,901	60,798	35,278	22,334	54,147	21,215	33,333	0	9,017	(3,886)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	17,978	5,740	7,311	3,452	1,130	665	(537)	(622)	(101)	1,949	4,955
		承運人責任 Forwarder Liability	27,811	14,477	9,967	3,213	157	4,283	2,554	8,955	0	3,126	(2,271)
		船東責任保賠 Protection & Indemnity	1,286,945	440,021	126,459	32,984	23,049	209,853	81,769	82,961	268	32,765	(12,584)
	其他 Others	1,115	475	851	243	18	25	0	524	0	160	149	
貨運 Goods in Transit		244,707	96,573	97,004	22,034	13,074	150,373	42,667	44,827	0	33,106	5,997	
財產損壞 Property Damage	火災 Fire	1,215,818	472,671	477,996	266,722	127,353	234,580	92,046	102,945	(601)	151,578	96,721	
	工程 Engineering	154,502	34,522	42,645	21,022	(5,888)	41,296	21,638	21,412	7,508	20,619	(1,006)	
	其他 Others	200,535	98,665	103,593	36,664	20,451	47,981	22,355	41,723	73	39,998	1,348	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	2,089,248	1,753,041	1,530,295	340,543	258,805	981,381	725,032	878,569	(2,621)	236,507	159,035	
	業主立案法團責任 Owners' Corporation Liability	13,066	9,410	6,904	2,606	1,768	791	360	2,437	0	1,315	1,384	
	其他 Others	1,249,792	641,620	643,597	212,730	90,102	208,792	121,991	234,398	3,766	163,385	151,946	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	464,523	399,125	297,069	155,107	130,645	4,492	4,392	6,856	0	19,300	140,268	
	其他 Others	395,027	75,490	137,940	57,760	(20,822)	340,137	108,488	81,831	653	74,207	2,071	
總額 Total		14,910,184	10,068,774	8,096,497	2,048,099	1,223,677	6,185,563	4,320,264	4,894,976	14,490	1,576,705	386,649	

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零二三年一月至三月
January to March 2023
 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	647,156	535,468	401,572	191,348	169,887	260,446	222,108	223,460	(878)	23,884	(14,781)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	231,660	213,382	91,702	30,419	25,209	33,319	24,773	38,683	0	12,648	15,162
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,766	3,766	5,702	1,073	1,064	3,012	1,185	4,560	0	651	(573)
船舶 - 損壞及法律責任 Ships, Damage & Liability	926,328	323,341	173,812	51,622	42,032	83,454	56,744	103,042	(90)	22,600	6,228
貨運 Goods in Transit	260,602	101,261	85,454	45,157	10,258	148,004	81,820	45,274	1	30,610	(689)
財產損壞 Property Damage	2,294,635	484,284	627,623	375,582	84,677	463,279	211,508	249,754	2,847	123,938	166,407
一般法律責任 General Liability	631,072	296,808	268,678	114,182	45,799	190,106	94,237	136,627	(436)	48,801	37,887
金錢損失 Pecuniary Loss	405,465	157,250	127,582	78,542	15,293	66,414	43,826	117,633	185	62,097	(67,626)
非比例協約再保險 Non-proportional Treaty Reinsurance	124,824	120,581	51,953	6,948	6,681	6,807	5,669	49,778	1,156	3,569	(9,231)
比例協約再保險 Proportional Treaty Reinsurance	223,916	154,673	99,600	51,574	44,071	60,251	49,028	54,075	401	7,041	(5,988)
總額 Total	5,749,424	2,390,814	1,933,678	946,447	444,971	1,315,092	790,898	1,022,886	3,186	335,839	126,796

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二三年一月至三月
January to March 2023
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	495,254	360,358	368,819	117,958	77,594	192,821	154,562	182,079	194	72,912	36,040	26,848,501	68,906
		第三者 Third Party	240,107	181,939	172,859	59,247	43,861	154,633	124,986	141,901	603	32,844	(46,350)		98,523
貨車 Goods Carrying Vehicles		綜合 Comprehensive	146,454	117,870	117,507	39,223	31,508	78,540	71,147	79,291	27	16,098	(9,417)	5,487,266	15,136
		第三者 Third Party	99,295	89,158	87,948	23,361	20,709	66,127	61,218	95,381	27	11,511	(39,680)		19,119
拖拉機 Tractors		綜合 Comprehensive	5,399	3,938	5,599	2,010	1,383	497	301	1,667	3	478	2,068	384,016	991
		第三者 Third Party	12,023	8,917	9,775	2,958	2,066	5,860	5,462	2,617	(16)	1,389	3,719		1,601
的士 Taxis		綜合 Comprehensive	44,580	34,195	33,443	2,219	342	31,493	26,953	34,071	218	4,596	(5,784)	284,291	1,048
		第三者 Third Party	128,381	97,801	88,116	5,765	639	54,774	48,642	77,180	1,197	10,885	(1,785)		4,184
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,808	3,264	3,779	271	230	2,491	2,171	4,648	(11)	289	(1,377)	39,670	84
		第三者 Third Party	25,052	21,188	19,588	1,791	1,458	7,624	7,289	20,874	(262)	1,505	(3,987)		799
	紅色 Red	綜合 Comprehensive	712	646	668	49	49	211	201	261	24	35	299	4,560	12
		第三者 Third Party	9,651	8,881	7,666	702	702	3,258	3,236	8,026	18	673	(1,753)		202
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	7,953	6,968	6,798	1,195	1,011	2,020	1,753	2,602	(13)	852	2,346	497,654	874
		第三者 Third Party	19,102	11,308	14,065	2,132	843	10,046	7,878	12,222	(73)	1,535	(462)		2,130
電單車 Motor Cycles		綜合 Comprehensive	542	477	399	46	30	(13)	(13)	(52)	0	131	290	8,063	147
		第三者 Third Party	26,735	22,968	27,005	9,251	8,317	13,903	11,961	13,181	90	4,194	1,223		23,962
其他 Others		綜合 Comprehensive	14,226	12,936	10,899	3,455	3,095	3,503	3,382	5,025	0	1,346	1,433	664,419	1,074
		第三者 Third Party	14,544	10,718	11,669	3,345	2,472	18,165	15,060	3,916	85	1,226	3,970		4,249
總額 Grand Total		所有承保範圍 All Coverage	1,293,818	993,530	986,602	274,978	196,309	645,953	546,189	684,890	2,111	162,499	(59,207)	34,218,440	243,041

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零二三年一月至三月
 January to March 2023
 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	4,258	3,581	3,944	1,030	944	1,092	935	2,148	(8)	328	532	135,298	
2 採礦及採石業 Mining & Quarrying	543	520	1,071	92	130	515	515	31	0	142	768	47,986	
3 製造業 Manufacturing	88,364	75,861	65,194	18,982	16,933	36,711	34,400	34,056	(313)	10,454	4,064	16,117,236	
4 電力, 燃氣及水務業 Electricity, Gas & Water	8,263	5,664	4,637	1,319	564	818	398	455	219	1,387	2,012	1,541,970	
5 a. 特別行業 Special Trades	206,824	164,946	152,561	44,204	30,364	87,983	61,898	63,067	(99)	26,182	33,047	17,394,507	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	21,345	18,916	16,678	4,342	4,197	4,936	3,627	5,496	(142)	1,854	5,273	1,288,113	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	646,025	543,858	434,371	53,778	28,956	401,133	257,298	366,245	(3,284)	58,039	(15,585)		66,190,394
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	209,019	166,471	150,756	46,100	36,068	56,336	47,262	54,940	1,689	32,509	25,550	49,001,740	
b. 飲食及酒店業 Restaurants & Hotels	167,778	148,269	147,709	36,544	31,722	93,417	85,960	93,266	(78)	20,471	2,328	17,181,674	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	209,554	163,185	104,773	25,549	17,007	72,641	56,614	59,510	(1,207)	19,535	9,928	18,059,740	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	318,790	284,193	243,545	60,625	52,751	103,653	83,038	85,562	500	38,418	66,314	168,935,944	
9 社區, 社會及個人服務業 Community, Social and Personal Services	186,625	160,321	190,485	41,351	33,828	111,674	86,164	108,146	(378)	25,253	23,636	44,274,882	
10 其他/未分類職業 Others/Non-Classified Occupations	21,860	17,256	14,571	6,627	5,341	10,472	6,923	5,647	480	1,935	1,168	4,308,536	
總額 Grand Total	2,089,248	1,753,041	1,530,295	340,543	258,805	981,381	725,032	878,569	(2,621)	236,507	159,035	338,287,629	66,190,394

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.