

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二四年一月至三月
January to March 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	7,784,842	6,270,392	4,774,224	1,014,945	713,008	4,203,364	3,475,012	3,590,629	-60	712,961	-242,314
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,546,831	1,172,595	1,112,428	338,285	228,274	720,706	581,639	638,710	-98	236,903	8,639
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	35,541	4,968	6,262	3,412	2,155	11,611	11,173	15,562	-56	581	-11,980
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,364,880	831,695	316,640	105,851	65,811	418,758	190,503	192,972	99	73,258	-15,500
貨運 Goods in Transit	479,845	172,301	163,923	53,910	13,940	172,665	30,005	36,856	-7	53,150	59,984
財產損壞 Property Damage	3,431,373	1,156,690	1,312,081	599,217	178,689	1,333,627	557,537	314,801	-14,310	356,250	476,651
一般法律責任 General Liability	4,110,116	2,931,525	2,616,751	660,170	385,314	1,372,512	932,632	1,197,787	43,827	484,167	505,656
金錢損失 Pecuniary Loss	739,344	295,363	517,953	108,281	30,391	69,554	36,703	90,477	1,024	133,752	262,309
非比例協約再保險 Non-proportional Treaty Reinsurance	120,669	115,840	44,012	7,563	7,369	8,235	6,833	38,386	283	2,914	-4,940
比例協約再保險 Proportional Treaty Reinsurance	224,297	173,006	122,243	35,006	28,879	89,869	66,835	86,741	22	7,419	-818
總額 Total	20,837,738	13,124,375	10,986,517	2,926,640	1,653,830	8,400,901	5,888,872	6,202,921	30,724	2,061,355	1,037,687

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.

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business

二零二四年一月至三月
January to March 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	6,132,856	4,945,473	3,493,646	480,721	285,304	3,411,713	2,783,474	2,852,991	-824	550,895	-194,720	
	非醫療 Non-Medical	740,870	550,994	506,845	227,832	148,046	275,383	212,261	223,280	58	123,744	11,717	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	772,631	575,189	553,799	183,325	118,646	353,867	280,791	261,654	238	110,479	62,782	
	第三者 Third Party	614,900	471,638	461,492	114,322	78,540	308,670	250,124	369,161	-336	110,694	-96,567	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		11,811	606	598	500	165	1,638	1,528	1,049	0	182	-798	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	117,330	48,657	48,461	22,520	8,135	62,654	33,742	23,298	0	9,497	7,531	
	船舶法 律責任 Ships Liability	本地船隻責任 Local Vessels Liability	16,308	6,323	6,763	3,358	1,194	11,192	988	518	0	1,847	3,204
		承運人責任 Forwarder Liability	16,866	10,345	6,371	3,196	2,049	3,438	885	5,378	0	2,858	-3,914
	船東責任保賠 Protection & Indemnity	1,176,161	428,870	108,578	29,520	17,251	208,740	84,294	87,326	185	32,860	-29,044	
	其他 Others	2,230	651	958	458	21	1,173	540	1,426	0	278	-767	
貨運 Goods in Transit		282,405	110,870	105,022	23,074	6,552	42,667	14,951	27,637	2	28,892	41,939	
財產損壞 Property Damage	火災 Fire	1,192,781	419,250	440,223	271,419	112,483	509,092	167,165	87,536	11,612	149,173	79,419	
	工程 Engineering	240,161	44,565	57,925	35,529	-4,675	85,433	28,337	15,940	-22,581	23,530	45,711	
	其他 Others	243,101	106,593	120,873	46,481	22,993	78,897	37,645	31,477	0	49,516	16,887	
	僱員補償 Employees' Compensation (EC)	2,037,211	1,719,634	1,602,524	354,331	281,274	940,582	668,624	805,617	55,585	243,174	216,874	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	14,213	10,824	7,843	2,964	2,106	1,192	1,100	3,788	0	1,529	420	
	其他 Others	1,193,554	652,565	662,208	204,357	82,064	280,085	161,031	211,946	-9,710	185,336	192,572	
	按揭擔保 Mortgage Guarantee	151,414	139,589	332,652	35,929	29,342	11,932	8,999	28,364	0	15,630	259,316	
金錢損失 Pecuniary Loss	其他 Others	345,617	68,915	120,863	47,493	-14,802	39,454	19,728	41,907	264	80,647	12,847	
	總額 Total	15,302,420	10,311,551	8,637,644	2,087,329	1,176,688	6,627,802	4,756,207	5,080,293	34,493	1,720,761	625,409	

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二零二四年一月至三月
January to March 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	911,116	773,925	773,733	306,392	279,658	516,268	479,277	514,358	706	38,322	-59,311
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	159,300	125,768	97,137	40,638	31,088	58,169	50,724	7,895	0	15,730	42,424
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	23,730	4,362	5,664	2,912	1,990	9,973	9,645	14,513	-56	399	-11,182
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,035,985	336,849	145,509	46,799	37,161	131,561	70,054	75,026	-86	25,918	7,490
貨運 Goods in Transit	197,440	61,431	58,901	30,836	7,388	129,998	15,054	9,219	-9	24,258	18,045
財產損壞 Property Damage	1,755,330	586,282	693,060	245,788	47,888	660,205	324,390	179,848	-3,341	134,031	334,634
一般法律責任 General Liability	865,138	548,502	344,176	98,518	19,870	150,653	101,877	176,436	-2,048	54,128	95,790
金錢損失 Pecuniary Loss	242,313	86,859	64,438	24,859	15,851	18,168	7,976	20,206	760	37,475	-9,854
非比例協約再保險 Non-proportional Treaty Reinsurance	120,669	115,840	44,012	7,563	7,369	8,235	6,833	38,386	283	2,914	-4,940
比例協約再保險 Proportional Treaty Reinsurance	224,297	173,006	122,243	35,006	28,879	89,869	66,835	86,741	22	7,419	-818
總額 Total	5,535,318	2,812,824	2,348,873	839,311	477,142	1,773,099	1,132,665	1,122,628	-3,769	340,594	412,278

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零二四年一月至三月
 January to March 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 千元 \$'000	淨保費 Net Premiums 千元 \$'000	滿期保費 淨額 Net Earned Premiums 千元 \$'000	須付的佣金 毛額 Gross Commissions Payable 千元 \$'000	須付的佣金 淨額 Net Commissions Payable 千元 \$'000	已償付申索 毛額 Gross Claims Paid 千元 \$'000	已償付申索 淨額 Net Claims Paid 千元 \$'000	已承付申索 淨額 Net Claims Incurred 千元 \$'000	未過期風險 調整 Unexpired Risks Adjustment 千元 \$'000	管理開支 Management Expenses 千元 \$'000	承保利潤/ (虧損) Underwriting Profit/(Loss) 千元 \$'000	總保額 Total Sums Insured 千元 \$'000	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	539,234	392,021	379,658	126,441	72,555	232,328	174,939	179,284	349	68,949	58,521	27,390,117	74,694	
	第三者 Third Party	257,472	190,973	189,655	57,137	38,498	135,047	99,173	136,892	27	36,150	-21,912		105,850	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	147,909	118,762	114,421	47,409	41,072	79,566	69,464	45,685	-11	16,517	11,158	6,042,848	14,433	
	第三者 Third Party	109,320	97,857	92,484	29,823	25,444	65,064	61,311	81,815	55	17,517	-32,347		19,545	
拖拉機 Tractors	綜合 Comprehensive	4,992	3,968	4,462	1,810	1,404	2,138	1,306	605	-1	537	1,917	310,558	830	
	第三者 Third Party	10,012	7,492	8,727	2,638	1,926	8,530	6,720	5,192	-39	2,036	-388		1,320	
的士 Taxis	綜合 Comprehensive	53,918	37,303	32,191	2,572	-732	30,419	26,811	30,433	-77	20,586	-18,019	327,431	1,192	
	第三者 Third Party	142,384	104,928	90,593	7,345	313	59,917	48,235	89,973	66	37,346	-37,105		4,220	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,541	2,722	3,544	230	113	1,820	1,805	-3,542	2	729	6,242	37,423	81
		第三者 Third Party	25,073	18,321	19,811	1,746	732	14,957	13,179	18,097	-368	5,974	-4,624		783
	紅色 Red	綜合 Comprehensive	375	259	456	26	7	826	798	-1,130	-4	1,274	309	2,200	7
		第三者 Third Party	9,911	8,193	7,858	631	409	3,896	3,054	8,300	5	4,269	-5,125		203
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	6,693	5,767	5,937	1,220	1,026	2,242	1,970	1,343	-20	524	3,064	466,104	768	
	第三者 Third Party	20,097	11,599	13,043	2,411	981	6,253	5,783	14,748	-68	1,512	-4,130		2,150	
電單車 Motor Cycles	綜合 Comprehensive	592	441	365	70	21	-2	-2	3	0	90	251	8,584	159	
	第三者 Third Party	25,801	21,488	26,472	9,154	8,222	10,546	8,856	12,245	2	4,139	1,864		23,072	
其他 Others	綜合 Comprehensive	15,377	13,946	12,765	3,547	3,180	4,530	3,700	8,973	0	1,273	-661	630,784	1,039	
	第三者 Third Party	14,830	10,787	12,849	3,437	2,015	4,460	3,813	1,899	-16	1,751	7,200		4,334	
總額 Grand Total	所有承保範圍 All Coverage	1,387,531	1,046,827	1,015,291	297,647	197,186	662,537	530,915	630,815	-98	221,173	-33,785	35,216,049	254,680	

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 二零二四年一月至三月
 January to March 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	3,906	3,247	4,108	1,056	922	2,208	2,081	2,623	-3	343	223	137,625	
2 採礦及採石業 Mining & Quarrying	234	230	789	53	93	110	110	776	0	73	-153	37,737	
3 製造業 Manufacturing	94,720	82,380	65,666	20,379	18,323	27,424	23,527	21,145	-10	12,366	13,842	16,861,805	
4 電力, 燃氣及水務業 Electricity, Gas & Water	6,941	4,189	4,696	1,035	472	1,943	1,049	1,210	0	1,158	1,856	1,474,463	
5 a. 特別行業 Special Trades	203,678	156,776	150,733	44,429	29,439	63,862	50,774	63,526	-52	25,948	31,872	18,329,976	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	15,344	14,106	16,791	3,728	3,709	11,160	8,552	14,966	108	1,001	-2,993	762,192	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	591,945	518,162	485,439	59,241	46,369	398,249	249,772	306,299	54,747	54,922	23,102		77,728,689
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	206,018	167,452	146,183	47,068	37,727	54,816	43,910	62,528	707	32,609	12,612	46,943,451	
b. 飲食及酒店業 Restaurants & Hotels	179,895	157,463	157,351	37,007	31,132	82,404	75,619	75,586	100	24,173	26,360	20,572,979	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	206,396	158,220	114,545	24,232	15,763	59,854	45,138	56,390	6	18,493	23,893	19,363,025	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	309,226	269,751	228,724	61,357	52,161	104,041	80,626	103,327	-362	39,893	33,705	158,435,605	
9 社區, 社會及個人服務業 Community, Social and Personal Services	194,562	167,803	208,394	47,318	39,485	132,931	85,915	101,077	344	29,766	37,722	48,968,716	
10 其他/未分類職業 Others/Non-Classified Occupations	24,346	19,855	19,105	7,428	5,679	1,580	1,551	-3,836	0	2,429	14,833	4,786,138	
總額 Grand Total	2,037,211	1,719,634	1,602,524	354,331	281,274	940,582	668,624	805,617	55,585	243,174	216,874	336,673,712	77,728,689

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.