

香港一般保險業務的臨時統計數字  
**Provisional Statistics on Hong Kong General Insurance Business**  
 二零一七年一月至六月  
**January to June 2017**  
 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	8,455,866	6,610,029	5,526,375	1,086,025	653,719	4,646,978	3,731,676	3,868,634	1,674	834,352	167,996
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,983,625	2,516,611	2,337,511	927,287	790,581	1,597,806	1,275,242	1,449,964	(268)	293,566	(196,332)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	66,594	21,566	12,782	3,709	1,039	792	621	5,322	0	3,769	2,652
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,701,335	748,599	518,556	169,220	117,280	698,874	372,954	265,922	773	91,777	42,804
貨運 Goods in Transit	766,014	478,925	431,972	127,294	75,276	255,624	141,107	148,073	177	91,605	116,841
財產損壞 Property Damage	4,117,827	2,171,822	2,155,468	981,675	564,409	1,446,709	674,436	857,887	218	478,088	254,866
一般法律責任 General Liability	5,610,433	3,982,731	3,854,341	1,018,624	675,787	2,770,392	2,011,745	2,477,406	15,985	789,550	(104,387)
金錢損失 Pecuniary Loss	1,291,431	695,452	662,956	272,558	103,264	447,736	220,182	269,412	(17,472)	221,269	86,483
非比例協約再保險 Non-proportional Treaty Reinsurance	135,228	127,751	79,117	9,162	8,780	42,639	41,344	47,584	212	3,929	18,612
比例協約再保險 Proportional Treaty Reinsurance	334,847	272,588	144,077	102,199	89,752	96,855	85,144	62,676	1,368	10,432	(20,151)
<b>總額 Total</b>	<b>25,463,200</b>	<b>17,626,074</b>	<b>15,723,155</b>	<b>4,697,753</b>	<b>3,079,887</b>	<b>12,004,405</b>	<b>8,554,451</b>	<b>9,452,880</b>	<b>2,667</b>	<b>2,818,337</b>	<b>369,384</b>

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**  
 二零一七年一月至六月  
**January to June 2017**  
 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	6,591,165	5,202,906	4,194,258	582,683	338,847	3,964,586	3,204,872	3,302,144	1,443	555,747	(3,923)	
	非醫療 Non-Medical	1,373,777	1,037,586	1,005,028	415,066	265,728	447,131	349,095	358,503	155	235,479	145,163	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,337,614	1,069,334	1,045,301	355,904	270,672	722,443	533,802	685,258	877	171,118	(82,624)	
	第三者 Third Party	763,240	594,421	610,713	163,486	125,119	564,811	444,567	448,773	(1,180)	94,570	(56,569)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		36,654	1,568	1,465	1,158	(727)	161	121	1,767	0	2,731	(2,306)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	169,224	94,937	83,246	27,742	14,309	115,950	64,450	58,594	29	13,923	(3,609)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	25,450	16,107	15,346	4,429	2,762	4,336	3,304	(901)	1	4,070	9,414
		承運人責任 Forwarder Liability	33,313	24,209	21,589	6,373	4,380	13,463	10,188	9,814	8	3,119	4,268
		船東責任保賠 Protection & Indemnity	1,206,139	441,777	234,108	69,239	50,557	397,435	162,140	67,710	689	50,050	65,102
		其他 Others	3,057	1,460	1,949	564	222	2,878	2,058	3,104	(10)	355	(1,722)
貨運 Goods in Transit		403,956	281,593	266,067	56,459	35,169	112,000	53,878	58,619	95	58,219	113,965	
財產損壞 Property Damage	火災 Fire	1,689,223	915,088	840,996	486,838	290,942	331,189	166,603	184,079	344	218,069	147,562	
	工程 Engineering	270,081	83,820	88,863	39,218	(2,386)	48,520	12,921	54,073	(44)	37,501	(281)	
	其他 Others	302,491	188,104	179,992	76,789	54,002	68,091	40,920	42,285	25	39,769	43,911	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,178,482	2,573,875	2,493,136	587,198	444,969	1,946,313	1,618,012	1,831,038	14,397	418,371	(215,639)	
	業主立案法團責任 Owners' Corporation Liability	20,440	15,460	13,483	4,609	3,284	3,528	2,231	2,570	1	2,414	5,214	
	其他 Others	1,539,636	840,004	869,059	291,414	154,519	575,693	238,400	392,695	1,359	263,987	56,499	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	313,771	269,800	246,670	82,827	69,983	417	(828)	2,626	0	38,190	135,871	
	其他 Others	479,967	172,121	180,560	85,567	(13,489)	98,619	34,900	98,153	(3,653)	103,866	(4,317)	
總額 Total		19,737,680	13,824,170	12,391,829	3,337,563	2,108,862	9,417,564	6,941,634	7,600,904	14,536	2,311,548	355,979	

香港一般保險業務的臨時統計數字  
**Provisional Statistics on Hong Kong General Insurance Business**  
 二零一七年一月至六月  
**January to June 2017**  
 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	490,924	369,537	327,089	88,276	49,144	235,261	177,709	207,987	76	43,126	26,756
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	882,771	852,856	681,497	407,897	394,790	310,552	296,873	315,933	35	27,878	(57,139)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	29,940	19,998	11,317	2,551	1,766	631	500	3,555	0	1,038	4,958
船舶 - 損壞及法律責任 Ships, Damage & Liability	264,152	170,109	162,318	60,873	45,050	164,812	130,814	127,601	56	20,260	(30,649)
貨運 Goods in Transit	362,058	197,332	165,905	70,835	40,107	143,624	87,229	89,454	82	33,386	2,876
財產損壞 Property Damage	1,856,032	984,810	1,045,617	378,830	221,851	998,909	453,992	577,450	(107)	182,749	63,674
一般法律責任 General Liability	871,875	553,392	478,663	135,403	73,015	244,858	153,102	251,103	228	104,778	49,539
金錢損失 Pecuniary Loss	497,693	253,531	235,726	104,164	46,770	348,700	186,110	168,633	(13,819)	79,213	(45,071)
非比例協約再保險 Non-proportional Treaty Reinsurance	135,228	127,751	79,117	9,162	8,780	42,639	41,344	47,584	212	3,929	18,612
比例協約再保險 Proportional Treaty Reinsurance	334,847	272,588	144,077	102,199	89,752	96,855	85,144	62,676	1,368	10,432	(20,151)
總額 Total	5,725,520	3,801,904	3,331,326	1,360,190	971,025	2,586,841	1,612,817	1,851,976	(11,869)	506,789	13,405

香港一般保險業務的臨時統計數字  
**Provisional Statistics on Hong Kong General Insurance Business**  
 二零一七年一月至六月  
**January to June 2017**  
 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)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000		
私家車 Private Cars	綜合 Comprehensive	857,684	653,297	639,925	236,818	168,757	501,607	346,258	435,834	316	119,218	(84,200)	49,808,044	139,707	
	第三者 Third Party	307,508	219,725	229,574	83,701	61,527	178,683	144,922	140,679	(759)	45,641	(17,514)		161,761	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	315,176	268,478	265,823	93,823	78,507	149,709	127,822	158,439	90	35,884	(7,097)	12,453,837	31,746	
	第三者 Third Party	127,137	110,646	107,824	36,468	32,629	144,494	119,137	92,724	(318)	13,699	(30,910)		32,299	
拖拉機 Tractors	綜合 Comprehensive	30,846	28,415	27,341	11,704	10,938	14,349	13,751	10,197	(2)	2,317	3,891	2,086,193	3,573	
	第三者 Third Party	18,569	16,795	15,675	6,130	5,612	11,188	10,368	2,930	70	1,292	5,771		4,841	
的士 Taxis	綜合 Comprehensive	91,320	80,897	72,016	5,784	5,066	38,151	29,753	60,509	412	9,147	(3,118)	723,178	3,532	
	第三者 Third Party	116,564	97,776	110,174	8,059	5,783	106,980	89,250	97,981	(18)	10,607	(4,179)		6,039	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	8,903	7,961	6,164	297	251	271	168	3,926	36	702	1,249	78,836	159
		第三者 Third Party	49,758	43,351	44,142	2,816	2,354	26,569	21,426	29,783	(82)	4,074	8,013		1,484
	紅色 Red	綜合 Comprehensive	2,568	2,364	2,702	197	194	3,412	2,927	932	0	212	1,364	16,500	45
		第三者 Third Party	22,242	20,541	19,254	1,540	1,512	12,044	11,372	20,424	0	2,053	(4,735)		526
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	14,947	13,398	16,060	3,263	3,055	6,687	5,769	4,389	24	1,687	6,905	1,143,236	1,935	
	第三者 Third Party	33,689	30,616	27,632	5,548	5,242	29,710	27,106	38,349	(94)	3,348	(19,213)		5,116	
電單車 Motor Cycles	綜合 Comprehensive	925	714	766	76	45	137	99	221	0	262	238	20,873	190	
	第三者 Third Party	37,245	30,402	32,490	10,612	9,177	8,502	6,373	10,503	0	6,911	5,899		32,293	
其他 Others	綜合 Comprehensive	15,245	13,810	14,504	3,942	3,859	8,120	7,255	10,811	1	1,689	(1,856)	774,853	1,362	
	第三者 Third Party	50,528	24,569	23,948	8,612	1,283	46,641	14,613	15,400	21	6,945	299		17,972	
總額 Grand Total	所有承保範圍 All Coverage	2,100,854	1,663,755	1,656,014	519,390	395,791	1,287,254	978,369	1,134,031	(303)	265,688	(139,193)	67,105,550	444,580	

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一七年一月至六月  
 January to June 2017  
 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

(港幣千元)  
(HK\$'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	6,450	5,692	5,023	1,638	1,341	2,240	2,058	3,984	1	768	(1,071)	260,957	
2 採礦及採石業 Mining & Quarrying	270	260	999	46	108	224	224	307	0	45	539	94,349	
3 製造業 Manufacturing	170,313	153,738	128,319	37,899	33,567	66,427	62,846	59,125	370	22,587	12,670	33,519,095	
4 電力, 燃氣及水務業 Electricity, Gas & Water	7,700	5,470	4,544	1,190	368	6,298	4,791	(151)	0	1,281	3,046	3,988,268	
5 a. 特別行業 Special Trades	396,027	319,232	303,970	82,019	65,909	153,982	142,552	204,659	(54)	48,295	(14,839)	45,157,471	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	24,647	22,123	23,312	5,825	5,674	7,374	6,997	4,431	0	2,225	10,982	1,382,157	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	732,218	561,466	708,222	82,360	45,826	822,569	638,828	684,707	10,964	95,140	(128,415)		98,726,853
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	371,886	296,016	261,589	88,828	67,759	155,109	130,975	146,901	835	55,547	(9,453)	79,315,161	
b. 飲食及酒店業 Restaurants & Hotels	305,709	275,232	228,198	53,886	47,032	146,520	132,166	182,105	190	37,628	(38,757)	22,578,811	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	318,357	246,813	211,802	50,156	34,395	179,283	155,663	130,441	442	37,388	9,136	39,906,101	
8 金融, 保險, 地產及商用服務業 Finance, Insurance, Real Estate & Business Services	442,838	368,953	319,108	91,922	75,228	165,214	138,821	159,153	1,339	56,415	26,973	234,921,052	
9 社區, 社會及個人服務業 Community, Social & Personal Services	377,774	299,524	277,539	85,249	62,557	232,473	194,188	243,663	304	56,850	(85,835)	55,857,247	
10 其他/未分類職業 Others/Non-Classified Occupations	24,293	19,356	20,511	6,180	5,205	8,600	7,903	11,713	6	4,202	(615)	4,660,249	
總額 Grand Total	3,178,482	2,573,875	2,493,136	587,198	444,969	1,946,313	1,618,012	1,831,038	14,397	418,371	(215,639)	521,640,918	98,726,853