

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二二年一月至九月
January to September 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	15,536,624	12,908,750	11,534,236	1,717,050	1,219,134	10,299,849	8,127,737	8,403,429	(1,956)	1,720,691	192,938
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	4,112,409	3,364,978	3,274,386	904,452	689,049	2,088,869	1,728,363	2,095,028	(14,556)	535,072	(30,207)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	74,338	18,171	21,090	6,910	4,778	30,802	11,418	14,858	(59)	2,962	(1,449)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,951,900	1,189,682	769,442	265,930	160,404	834,956	276,038	317,489	1,871	141,727	147,951
貨運 Goods in Transit	1,413,465	578,198	536,131	175,972	65,801	742,163	279,204	289,760	(283)	156,741	24,112
財產損壞 Property Damage	10,451,943	4,175,572	4,122,770	1,958,215	774,112	2,918,749	1,210,259	1,341,964	12,964	970,615	1,023,115
一般法律責任 General Liability	11,775,818	8,149,809	7,666,934	2,021,736	1,241,068	4,485,488	3,054,543	3,650,815	9,995	1,357,346	1,407,710
金錢損失 Pecuniary Loss	4,387,660	2,747,035	1,688,320	1,078,745	530,859	(22,763)	56,505	119,581	(6,129)	411,898	632,111
非比例協約再保險 Non-proportional Treaty Reinsurance	169,847	162,136	132,299	12,801	12,055	32,079	28,022	119,400	0	5,556	(4,712)
比例協約再保險 Proportional Treaty Reinsurance	510,751	429,227	372,900	134,459	118,546	186,797	158,069	232,239	(2,478)	18,918	5,675
總額 Total	51,384,755	33,723,558	30,118,508	8,276,270	4,815,806	21,596,989	14,930,158	16,584,563	(631)	5,321,526	3,397,244

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
二零二二年一月至九月
January to September 2022
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	12,502,484	10,441,281	9,256,578	1,109,290	784,772	9,004,236	7,075,998	7,008,431	(3,293)	1,404,820	61,848	
	非醫療 Non-Medical	1,155,255	846,284	792,873	279,715	153,616	375,963	295,229	320,778	776	247,392	70,311	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,103,859	1,702,570	1,682,136	497,482	364,061	970,582	798,038	846,141	836	306,014	165,084	
	第三者 Third Party	1,638,555	1,357,435	1,324,886	318,024	256,800	935,656	791,941	1,084,038	(14,540)	204,163	(205,575)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		30,394	811	1,405	385	(1,153)	16,102	32	391	(59)	2,058	168	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	367,336	181,930	165,047	74,595	36,640	171,817	79,253	118,268	(519)	28,184	(17,526)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	54,637	22,335	22,749	11,518	3,814	25,737	7,397	3,686	(102)	6,692	8,659
		承運人責任 Forwarder Liability	55,346	37,846	25,303	10,238	5,738	16,825	11,385	6,750	(497)	7,622	5,690
		船東責任保賠 Protection & Indemnity	1,113,876	388,677	182,762	45,199	29,663	286,050	31,563	63,923	429	45,515	43,232
		其他 Others	6,767	2,841	2,886	970	(52)	5,145	2,050	867	0	534	1,537
貨運 Goods in Transit		744,144	328,527	316,063	77,051	50,847	426,299	130,535	149,055	0	102,380	13,781	
財產損壞 Property Damage	火災 Fire	3,512,843	1,513,409	1,455,745	813,532	394,450	749,350	264,561	337,602	(3,785)	421,271	306,207	
	工程 Engineering	533,294	146,759	157,948	65,990	(28,499)	182,222	71,209	51,841	195	69,790	64,621	
	其他 Others	559,131	310,410	293,473	113,865	76,866	154,148	78,671	118,300	103	129,279	(31,075)	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	6,400,655	5,118,861	4,783,079	1,056,234	762,683	2,950,120	2,097,501	2,628,900	(1,927)	727,222	666,201	
	業主立案法團責任 Owners' Corporation Liability	30,586	22,161	21,382	7,004	4,812	11,877	4,623	3,698	0	3,245	9,627	
	其他 Others	3,624,012	2,047,323	1,949,694	634,891	293,461	859,079	553,327	665,777	8,963	479,563	501,930	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	1,937,611	1,674,884	878,389	643,982	547,893	4,190	2,273	14,273	0	50,703	265,520	
	其他 Others	1,248,980	439,128	405,803	175,873	(58,179)	(135,709)	(28,058)	136,703	(2,067)	214,998	114,348	
總額 Total		37,619,765	26,583,472	23,718,201	5,935,838	3,678,233	17,009,689	12,267,528	13,559,422	(15,487)	4,451,445	2,044,588	

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二零二二年一月至九月
January to September 2022
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	1,878,885	1,621,185	1,484,785	328,045	280,746	919,650	756,510	1,074,220	561	68,479	60,779
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	369,995	304,973	267,364	88,946	68,188	182,631	138,384	164,849	(852)	24,895	10,284
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	43,944	17,360	19,685	6,525	5,931	14,700	11,386	14,467	0	904	(1,617)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,353,938	556,053	370,695	123,410	84,601	329,382	144,390	123,995	2,560	53,180	106,359
貨運 Goods in Transit	669,321	249,671	220,068	98,921	14,954	315,864	148,669	140,705	(283)	54,361	10,331
財產損壞 Property Damage	5,846,675	2,204,994	2,215,604	964,828	331,295	1,833,029	795,818	834,221	16,451	350,275	683,362
一般法律責任 General Liability	1,720,565	961,464	912,779	323,607	180,112	664,412	399,092	352,440	2,959	147,316	229,952
金錢損失 Pecuniary Loss	1,201,069	633,023	404,128	258,890	41,145	108,756	82,290	(31,395)	(4,062)	146,197	252,243
非比例協約再保險 Non-proportional Treaty Reinsurance	169,847	162,136	132,299	12,801	12,055	32,079	28,022	119,400	0	5,556	(4,712)
比例協約再保險 Proportional Treaty Reinsurance	510,751	429,227	372,900	134,459	118,546	186,797	158,069	232,239	(2,478)	18,918	5,675
總額 Total	13,764,990	7,140,086	6,400,307	2,340,432	1,137,573	4,587,300	2,662,630	3,025,141	14,856	870,081	1,352,656

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二二年一月至九月
January to September 2022
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	1,414,772	1,098,237	1,086,160	343,839	232,783	604,388	479,310	509,495	827	227,525	115,530	71,964,237	208,188
		第三者 Third Party	642,824	510,179	520,606	164,592	125,420	415,137	355,919	440,755	(6,263)	96,166	(135,472)		275,686
貨車 Goods Carrying Vehicles		綜合 Comprehensive	459,548	401,316	391,684	122,176	103,476	235,699	207,894	208,619	4,932	59,615	15,042	17,014,369	46,645
		第三者 Third Party	292,512	268,624	259,891	69,836	62,902	220,808	195,135	267,307	(778)	42,572	(112,112)		55,663
拖拉機 Tractors		綜合 Comprehensive	21,016	17,368	18,269	7,190	5,889	7,666	7,251	6,468	48	1,691	4,173	1,294,025	3,207
		第三者 Third Party	38,477	32,191	31,730	9,461	7,945	22,878	20,088	21,343	13	4,418	(1,989)		5,322
的士 Taxis		綜合 Comprehensive	134,416	119,700	117,422	10,036	9,115	94,208	77,149	96,390	(5,095)	8,719	8,293	889,748	3,164
		第三者 Third Party	342,557	295,641	268,737	24,126	21,955	138,913	107,544	219,910	(9,101)	18,920	17,053		10,930
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	11,956	10,652	12,869	1,094	1,012	6,485	6,111	8,286	(8)	1,768	1,811	134,420	263
		第三者 Third Party	65,998	57,870	59,557	4,598	4,126	45,957	38,221	32,216	155	9,476	13,584		2,125
	紅色 Red	綜合 Comprehensive	2,648	2,445	3,210	249	248	1,577	1,436	(1,045)	(13)	722	3,298	21,510	49
		第三者 Third Party	23,860	22,118	23,329	1,866	1,855	11,054	10,071	16,182	(64)	6,284	(928)		580
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	21,174	19,323	19,271	3,962	3,598	9,004	8,150	4,100	115	2,320	9,138	1,495,463	2,848
		第三者 Third Party	60,732	49,325	42,575	7,606	6,180	38,376	30,506	34,273	1,025	5,488	(4,391)		7,764
電單車 Motor Cycles		綜合 Comprehensive	1,234	1,055	1,174	127	65	186	186	177	0	245	687	15,225	250
		第三者 Third Party	88,579	78,931	77,813	25,648	22,541	24,859	22,043	33,811	65	12,273	9,123		70,852
其他 Others		綜合 Comprehensive	37,095	32,474	32,077	8,809	7,875	11,368	10,550	13,651	30	3,409	7,112	1,693,336	2,733
		第三者 Third Party	83,016	42,556	40,648	10,291	3,876	17,675	12,415	18,241	408	8,566	9,557		12,653
總額 Grand Total	所有承保範圍 All Coverage		3,742,414	3,060,005	3,007,022	815,506	620,861	1,906,238	1,589,979	1,930,179	(13,704)	510,177	(40,491)	94,522,333	708,922

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零二二年一月至九月
January to September 2022
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	13,859	12,043	10,031	3,203	2,660	2,564	2,429	1,461	222	1,359	4,329	550,594	
2 探礦及採石業 Mining & Quarrying	3,620	3,647	2,317	651	602	2,637	2,637	1,065	0	363	287	277,035	
3 製造業 Manufacturing	271,994	240,761	215,763	55,990	49,143	86,671	78,135	74,014	1,944	33,098	57,564	49,206,816	
4 電力, 燃氣及水務業 Electricity, Gas & Water	16,349	12,567	10,325	2,476	1,146	5,245	2,710	1,132	6	2,368	5,673	6,523,814	
5 a. 特別行業 Special Trades	624,752	457,458	437,685	131,002	80,298	355,657	246,196	187,389	2,059	79,164	88,775	48,543,350	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	58,694	50,185	45,016	12,910	11,954	11,698	10,580	8,430	37	4,427	20,168	3,262,271	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	2,051,090	1,590,933	1,541,947	192,707	104,018	1,118,367	654,934	1,087,274	(24,695)	166,988	208,362		215,188,746
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	521,972	443,648	419,275	130,030	110,989	211,251	177,663	190,108	6,206	75,466	36,506	105,711,967	
b. 飲食及酒店業 Restaurants & Hotels	536,492	491,566	448,381	108,876	98,379	264,041	239,909	238,005	1,649	72,892	37,456	46,691,816	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	509,926	404,014	348,038	79,575	57,005	228,246	179,340	220,431	3,658	54,646	12,298	57,329,464	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	885,929	736,899	691,251	174,858	141,952	321,088	249,158	291,079	2,758	116,823	138,639	350,378,648	
9 社區, 社會及個人服務業 Community, Social and Personal Services	851,677	631,495	574,968	149,084	91,878	314,656	241,843	304,067	4,150	115,011	59,862	226,015,939	
10 其他/未分類職業 Others/Non-Classified Occupations	54,301	43,645	38,082	14,872	12,659	27,999	11,967	24,445	79	4,617	(3,718)	15,976,372	
總額 Grand Total	6,400,655	5,118,861	4,783,079	1,056,234	762,683	2,950,120	2,097,501	2,628,900	(1,927)	727,222	666,201	910,468,088	215,188,746

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.