

職業行業 Trade Occupation	1. 農業、林木業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及採石業 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力、燃氣及水務業 4. Electricity, Gas & Water	5a1. 特別行業 - 按年額 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	5b. 建造業 - 按年額 5b. Construction - on Annual Wage Basis	5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	6b. 飲食及酒店業 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	9. 社區、社會及個人服務業 9. Community, Social and Personal Services	10. 其他/未分類職業 10. Others/Non-Classified Occupations	總額 Total
表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded															
財政年度保費收入及展業開支 - 未減除再保險前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance															
毛保費 (+) Gross Premium Written (+)	18,937	3,959	313,376	18,436	479,963	533,859	62,387	1,889,305	608,771	642,899	468,741	1,024,323	949,551	72,530	7,087,038
與業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(4,793)	(617)	(72,284)	(3,194)	(108,263)	(120,181)	(7,182)	(161,136)	(158,599)	(138,232)	(92,869)	(228,239)	(181,679)	(23,523)	(1,300,789)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
分給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(2,753)	(456)	(39,633)	(5,016)	(78,107)	(117,419)	(21,237)	(493,587)	(84,086)	(86,439)	(87,370)	(167,097)	(185,177)	(18,430)	(1,386,806)
與分出的業務相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	759	5	8,245	1,473	26,381	45,086	2,507	100,084	18,528	23,794	19,044	38,315	55,135	7,352	347,707
本財政年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during current financial year (in unit)	518	15	9,775	182	15,103	45,567	1,146	11,377	45,124	16,730	8,169	46,575	210,200	8,734	419,215

職業行業 Trade Occupation	1. 農業、林木業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及採石業 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力、燃氣及水務業 4. Electricity, Gas & Water	5a1. 特別行業 - 按年額 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	5b. 建造業 - 按年額 5b. Construction - on Annual Wage Basis	5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	6b. 飲食及酒店業 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	9. 社區、社會及個人服務業 9. Community, Social and Personal Services	10. 其他/未分類職業 10. Others/Non-Classified Occupations	總額 Total
表2：本年會計入貼現變動的確淨保業績 Table 2: Total Underwriting Results including discount movement for current financial year															
本財政年度中的溢期保費毛額 (+) Gross earned premium in current financial year (+)	18,950	3,856	307,041	17,896	462,464	518,683	62,132	2,152,452	619,122	647,923	511,318	1,037,164	957,879	69,980	7,386,862
本財政年度中的展業開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(4,917)	(660)	(72,641)	(3,201)	(106,928)	(117,964)	(8,041)	(181,592)	(164,913)	(143,968)	(95,753)	(230,437)	(186,862)	(22,864)	(1,340,759)
與本意外年度相關的溢期申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(8,938)	(1,412)	(142,744)	(6,989)	(261,752)	(257,130)	(54,097)	(2,012,511)	(316,461)	(393,618)	(317,050)	(545,749)	(618,328)	(23,721)	(4,960,499)
與本意外年度相關的溢期申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	(735)	(279)	(14,342)	(1,346)	(12,561)	(14,893)	(805)	48,783	(27,000)	(17,107)	(18,220)	(59,719)	(18,738)	(3,727)	(140,689)
本財政年度中分出的溢期保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(2,591)	(397)	(38,092)	(5,043)	(77,087)	(113,152)	(20,207)	(628,324)	(84,730)	(78,204)	(92,062)	(164,411)	(190,989)	(17,585)	(1,512,873)
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	697	3	7,824	1,475	25,586	43,916	2,571	103,971	18,354	22,747	18,781	38,122	54,937	6,920	345,905
與本意外年度分出的業務相關的溢期申索毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	1,199	116	15,925	2,223	38,940	54,343	16,830	573,136	39,376	38,350	55,061	66,570	117,314	6,938	1,026,280
本財政年度中的已承付開支 Expenses incurred in current financial year	(2,338)	(401)	(48,697)	(3,598)	(79,712)	(99,516)	(7,530)	(205,455)	(95,841)	(101,093)	(67,756)	(171,065)	(159,371)	(11,839)	(1,054,210)
所有意外年度的申索負債中未分配的溢期開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	(197)	(49)	(1,531)	(276)	(8,613)	(10,872)	(1,423)	(7,674)	(2,282)	(3,033)	(2,363)	(9,523)	(7,332)	(1,397)	(56,566)
管理開支 (-) Management expenses (-)	(2,141)	(352)	(47,166)	(3,322)	(71,098)	(88,644)	(6,107)	(197,781)	(93,559)	(96,060)	(65,393)	(161,542)	(152,038)	(10,441)	(997,645)
未溢期利潤的變動 (+) Change in unearned profit (+)	(86)	(52)	2,589	(113)	1,054	2,089	(4,522)	(27,716)	72	9,343	1,073	10,639	(6,579)	1,352	(10,859)
本財政年度中與本年年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	1,936	1,053	31,207	2,651	2,565	31,269	(12,864)	(226,039)	14,979	1,480	13,612	40,833	(32,018)	9,181	(120,154)
本財政年度中與過往意外年度相關的溢期申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	(445)	(102)	81,033	1,378	55,629	19,556	6,376	338,737	168,330	138,313	117,767	173,591	141,031	5,717	1,246,910
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	(445)	(102)	81,033	1,378	55,629	19,556	6,376	338,737	168,330	138,313	117,767	173,591	141,031	5,717	1,246,910
本財政年度中申索負債的現時估計總額的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(128)	(110)	1,605	30	(2,616)	(3,533)	(1,749)	(27,231)	3,874	(2,662)	227	(4,995)	(1,106)	315	(38,080)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	1,364	841	113,845	4,059	55,578	47,292	(8,237)	85,467	187,182	137,131	131,606	209,428	107,907	15,213	1,088,676
與本財政年度相關的保險負債淨額的淨貼現影響的變動 (+) Change in net discounting impact of net Insurance Liabilities in current financial year (+)	325	36	513	63	5,539	548	1,522	(44,962)	(1,758)	1,862	(515)	6,754	4,349	9	(25,715)
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results including discount movement - Profit/(Loss)	1,689	877	114,357	4,122	61,117	47,840	(6,715)	40,504	185,424	138,993	131,092	216,183	112,255	15,222	1,062,961

註(1)：新的風險為本資本制度(RBC)於2024年7月1日實施。一套新的監管申報表因此而出現。這份報告是基於這套新的監管申報表，其中要求公司報導其財政年度，而不是日曆年度連報其承保業績數據。因此，就某財政年度結束日期不在12月31日的公司，本報告並不包含其2024年財政年度開始之前的數據。例如，如果公司的財政年度結束日期為3月31日，則此報告只包含其從2024年4月1日至本申報表季末的資料，而其2024財政年度開始之前（即上延報期中的2024年1月1日至2024年3月31日）的相關資料，則會以舊有的市場臨時統計數字的形式，在另一份工作表中呈現。所以，在閱讀市場承保表現時，務必留意上述事項。

Note (1) : Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024, which also led to a new set of regulatory returns. This report is based on these new regulatory returns, where companies are required to report underwriting performance data according to their financial year, not the calendar year. Consequently, for certain companies with their financial year end dates not falling on 31 December, data for the period prior to the start of their financial year in 2024 is not included in this report. For example, if the financial year end date is on 31 March, this report only contains data starting from 1 April 2024 up to the quarter end of this return. Data relevant to the period prior to the start of their respective 2024 financial year (i.e. from 1 January 2024 to 31 March 2024 under the aforementioned example) is presented in a separate worksheet using the previous market statistics layout. Please be cautious of the above when interpreting the results.

註(2)：由於四舍五入的影響，不同統計表中的同樣數字可能略有差別。

Note (2) : Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(3)：本表的數字僅涵蓋直接在香港業務，不包括已停止承保保險業務並在香港清償保險債務的保險人所呈報的數據。

Note (3) : Figures in this table only covered direct onshore business, but excluded figures reported by insurers which have ceased underwriting insurance business and are in the course of running off their liabilities in Hong Kong.

註(4)：本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而被修改。保險業監管局雖已盡誠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。

Note (4) : The statistics are provisional and unaudited, and therefore there is 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.



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

僱員補償風險承擔及比率

Employees' Compensation Exposure & Rates

															(港幣千元)
															(HK\$'000)
職業行業 Trade Occupation	1. 農業, 林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及採石業 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力, 燃氣及水務業 4. Electricity, Gas & Water	5a1. 特別行業 - 按年薪 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發, 零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	6b. 飲食及酒店業 6b. Restaurants & Hotels	7. 運輸, 倉庫及通訊業 7. Transport, Storage & Communication	8. 金融, 保險, 地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	9. 社區, 社會及個人服務業 9. Community, Social and Personal Services	10. 其他/未分類職業 10. Others/Non-Classified Occupations	總額 Total
毛保費 Gross Premium Written															
本年年初至今 Current Year Year-to-date	18,937	3,959	313,376	18,436	479,963	533,859	62,387	1,889,305	608,771	642,899	468,741	1,024,323	949,551	72,530	7,087,038
上年年初至今 Last Year Year-to-date	17,750	3,811	299,961	15,457	458,159	456,528	55,077	2,601,057	592,313	665,986	509,185	1,011,751	992,266	64,068	7,743,369
同年期的百分比變化 Year-On-Year % Change	6.7%	3.9%	4.5%	19.3%	4.8%	16.9%	13.3%	-27.4%	2.8%	-3.5%	-7.9%	1.2%	-4.3%	13.2%	-8.5%
年薪 Annual Wage															
本年年初至今 Current Year Year-to-date	706,057	343,048	58,917,019	7,475,771	36,984,807		4,225,841		129,730,540	58,306,959	68,166,098	451,461,902	242,335,361	18,990,495	1,077,643,899
上年年初至今 Last Year Year-to-date	643,677	295,251	55,594,618	6,789,433	36,275,710		3,124,651		126,258,350	57,187,103	66,518,521	435,397,922	280,945,168	13,161,862	1,082,192,266
毛保費佔年薪的百分比 Gross Premium Written as % of Annual Wage															
本年年初至今 Current Year Year-to-date	2.682%	1.154%	0.532%	0.247%	1.298%		1.476%		0.469%	1.103%	0.688%	0.227%	0.392%	0.382%	0.433%
上年年初至今 Last Year Year-to-date	2.758%	1.291%	0.540%	0.228%	1.263%		1.763%		0.469%	1.165%	0.765%	0.232%	0.353%	0.487%	0.433%
合約價值 Contract Value															
本年年初至今 Current Year Year-to-date						56,296,531		238,387,840							294,684,371
上年年初至今 Last Year Year-to-date						43,249,636		298,302,106							341,551,742
毛保費佔合約價值的百分比 Gross Premium Written as % of Contract Value															
本年年初至今 Current Year Year-to-date						0.948%		0.793%							0.822%
上年年初至今 Last Year Year-to-date						1.056%		0.872%							0.895%



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
汽車承保業績
Underwriting Results of Motor

(港幣千元) (HK\$'000)																				
汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私家車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 3. Tractors		4. 的士 4. Taxis		5a. 公共小型巴士 - 綠色 5a. Public Light Buses - Green		5b. 公共小型巴士 - 紅色 5b. Public Light Buses - Red		6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總額 Total	
	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party
	表1：已承保及分出的業務的銷售與佣金資訊 Table 1: Sales & Commission Information on Business Written & Ceded																			
財政年度保費收入及賠償開支 - 未減除再保險前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (+) Gross Premium Written (+)	2,139,165	943,099	541,521	417,579	20,303	44,643	210,390	517,633	15,461	94,204	1,581	32,318	31,900	72,846	1,252	108,555	50,196	85,151	3,011,769	2,316,028
向業務相關的佣金毛額 (-) Gross commission, relating to business written (-)	(511,570)	(241,187)	(154,232)	(101,029)	(6,672)	(11,024)	(11,054)	(29,281)	(1,032)	(6,084)	(100)	(2,076)	(5,487)	(11,200)	(152)	(30,926)	(12,883)	(13,894)	(703,182)	(446,701)
財政年度分出的保費和分出再保險的佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																				
分出給再保險公司的保費 (-) Premium written, ceded to reinsurers (-)	(536,259)	(240,390)	(106,338)	(45,285)	(2,506)	(7,071)	(94,989)	(166,838)	(3,330)	(25,240)	(400)	(6,387)	(3,782)	(19,884)	(405)	(15,704)	(7,160)	(38,871)	(755,169)	(565,670)
與分出的業務和相關的再保險佣金 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	211,912	73,449	24,829	9,496	586	1,127	20,408	28,072	255	2,174	25	339	945	3,881	180	4,153	2,693	6,054	261,832	128,747
本財政年度在香港承保的保單數目 (單位數) Number of policies written in Hong Kong during current financial year (in unit)	298,119	359,911	54,292	67,617	2,999	5,682	6,484	18,081	357	3,029	28	720	3,280	8,233	144	66,101	2,988	13,734	368,891	543,108

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私家車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 3. Tractors		4. 的士 4. Taxis		5a. 公共小型巴士 - 綠色 5a. Public Light Buses - Green		5b. 公共小型巴士 - 紅色 5b. Public Light Buses - Red		6. 私家小型巴士及非特許經營巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總額 Total		
	綜合 Comprehensive		第三者 Third Party		綜合 Comprehensive		第三者 Third Party		綜合 Comprehensive		第三者 Third Party		綜合 Comprehensive		第三者 Third Party		綜合 Comprehensive		第三者 Third Party		
表2：本年度計入貼現變動的總承保業績 Table 2: Total Underwriting Results including discount movement for current financial year																					
本財政年度中的溢額保費毛額 (+) Gross earned premium in current financial year (+)	2,122,462	911,556	547,677	412,075	21,551	45,697	200,835	497,247	16,109	93,304	1,845	34,074	31,324	73,672	1,269	107,828	47,610	94,335	2,990,681	2,269,787	
本財政年度中的溢額開支毛額 (-) Gross acquisition expenses incurred in current financial year (-)	(513,528)	(238,686)	(157,952)	(101,810)	(7,342)	(12,417)	(10,094)	(28,959)	(1,335)	(8,561)	(124)	(2,808)	(5,784)	(11,097)	(159)	(30,833)	(12,193)	(13,715)	(708,510)	(448,886)	
與本意外年度相關的溢額申索毛額 (-) Gross ultimate claims, relating to current accident year (-)	(1,216,240)	(517,802)	(364,191)	(284,333)	(16,620)	(24,340)	(158,088)	(408,462)	(10,468)	(76,469)	(2,169)	(31,459)	(20,976)	(63,620)	(1,908)	(49,000)	(26,181)	(45,682)	(1,816,841)	(1,501,168)	
與本意外年度相關的分出的業務業績 Ceded business result, relating to current accident year	(68,510)	(47,521)	(9,649)	(9,590)	1,585	(3,668)	(1,765)	1,580	(1,227)	(4,110)	33	(182)	(784)	779	399	(4,236)	(895)	(10,511)	(80,814)	(77,460)	
本財政年度中分出的溢額保費 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(538,216)	(221,797)	(105,773)	(43,762)	(3,942)	(9,642)	(83,845)	(158,856)	(3,284)	(24,806)	(400)	(6,612)	(3,367)	(21,223)	(304)	(14,200)	(6,322)	(40,566)	(745,454)	(541,466)	
本財政年度中分出業務的已賺取再保險佣金收入 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	208,893	66,790	25,629	9,546	1,366	2,433	17,547	25,841	239	2,001	21	370	962	3,567	156	3,689	2,706	7,360	257,519	121,598	
與本意外年度分出的業務相關的溢額申索額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	260,813	107,486	70,494	24,626	4,162	3,540	64,533	134,595	1,818	18,696	412	6,059	1,621	18,436	547	6,275	2,721	22,694	407,121	342,408	
本財政年度中的已承付開支 Expenses incurred in current financial year	(274,285)	(115,623)	(65,804)	(60,405)	(2,554)	(5,222)	(12,041)	(42,170)	(1,176)	(6,166)	(25)	(1,630)	(3,239)	(7,442)	(271)	(14,330)	(5,939)	(9,692)	(365,334)	(262,679)	
所有意外年度的申索負債中未分配的溢額開支的變動 (-) Changes in ULAE in claims liabilities for all accident years (-)	5,532	(4,654)	430	(6,346)	(186)	(300)	(1,268)	(7,780)	(171)	(1,363)	74	(175)	35	(240)	(21)	2,210	(5)	(1,016)	4,420	(19,665)	
管理開支 (-) Management expenses (-)	(279,817)	(110,969)	(66,234)	(54,059)	(2,368)	(4,921)	(10,773)	(34,390)	(1,006)	(4,803)	(99)	(1,455)	(3,274)	(7,202)	(250)	(16,539)	(5,934)	(8,676)	(369,754)	(243,014)	
未溢額利潤的變動 (+) Change in unearned profit (+)	18,824	3,872	3,621	1,447	160	(479)	(1,917)	(8,569)	(197)	(1,823)	15	(456)	193	(95)	10	2,088	212	(15)	20,921	(4,031)	
本財政年度中與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	68,723	(4,205)	(46,298)	(42,616)	(3,220)	(429)	16,930	10,667	1,705	(3,826)	(425)	(2,461)	734	(7,803)	(661)	11,517	2,614	14,719	40,193	(24,437)	
本財政年度中與過往年度相關的溢額申索淨額的變動 (-) Changes in net ultimate claims relating to prior accident years in current financial year (-)	151,948	(54,677)	41,555	(41,785)	571	6,696	(5,078)	(44,132)	1,102	3,316	1,792	3,060	5,029	(1,615)	(50)	16,146	6,337	1,545	203,204	(111,448)	
本財政年度中與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	151,948	(54,677)	41,555	(41,785)	571	6,696	(5,078)	(44,132)	1,102	3,316	1,792	3,060	5,029	(1,615)	(50)	16,146	6,337	1,545	203,204	(111,448)	
本財政年度中與過往年度相關的淨未貼現最佳估計溢額開支的變動 (-) Changes in Risk Margin for claims liabilities in current financial year (-)	(13,172)	(2,438)	2,948	(5,451)	(200)	(940)	(834)	(10,520)	(284)	(1,621)	149	82	914	173	2,165	(896)	(631)	(1,515)	(19,446)		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit/(Loss)	207,499	(61,319)	(1,795)	(2,849)	(9,327)	11,017	(43,986)	2,524	(2,131)	1,516	682	6,677	(9,245)	(757)	29,827	7,960	15,369	231,792	(155,331)		
與本財政年度相關的溢額保費淨額的溢額貼現影響的變動 (+) Change in net discounting impact of net insurance liabilities in current financial year (+)	7,431	14,706	(984)	10,441	92	2,384	3,828	13,381	256	565	(246)	(198)	229	3,691	(8)	483	10,346	45,361			
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results including discount movement - Profit/(Loss)	214,930	(46,614)	(2,779)	(79,412)	(2,757)	7,711	14,846	(30,606)	2,779	(1,566)	1,271	484	6,906	(5,554)	(765)	29,734	7,708	15,852	242,138	(109,970)	



香港一般業務的臨時統計數字

Provisional Statistics on Hong Kong General Business

二零二四年一月至十二月

January to December 2024

汽車風險承擔及比率

Motor Exposure & Rates

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私家車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 3. Tractors		4. 的士 4. Taxis		5a. 公共小型巴士 - 綠色 5a. Public Light Buses - Green		5b. 公共小型巴士 - 紅色 5b. Public Light Buses - Red		6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總額 Total	
	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party
毛保費 Gross Premium Written																				
本年年初至今 Current Year Year-to-date	2,139,165	943,099	541,521	417,579	20,303	44,643	210,390	517,633	15,461	94,204	1,581	32,318	31,900	72,846	1,252	108,555	50,196	85,151	3,011,769	2,316,028
上年年初至今 Last Year Year-to-date	2,019,826	838,532	533,137	386,314	23,232	48,449	167,463	445,216	15,777	92,025	2,126	34,044	31,447	68,699	1,199	110,352	41,528	95,732	2,835,735	2,119,364
同年期的百分比變化 Year-On-Year % Change	5.9%	12.5%	1.6%	8.1%	-12.6%	-7.9%	25.6%	16.3%	-2.0%	2.4%	-25.6%	-5.1%	1.4%	6.0%	4.4%	-1.6%	20.9%	-11.1%	6.2%	9.3%
承保車輛數目 (個位數) Number of Vehicles Insured (in unit)																				
本年年初至今 Current Year Year-to-date	287,690	348,754	52,545	67,029	3,104	5,774	4,541	14,017	356	2,976	28	685	3,697	9,017	239	77,582	3,258	48,332	355,458	572,166
上年年初至今 Last Year Year-to-date	282,478	341,381	53,662	69,406	3,591	6,493	3,814	12,881	355	2,955	36	737	3,685	8,921	226	77,435	3,085	30,678	350,937	550,887
每輛承保車輛平均毛保費 Gross Premium Written per Vehicle Insured																				
本年年初至今 Current Year Year-to-date	7.436	2.720	10.306	6.230	6.541	7.732	46.331	36.929	43.431	31.654	56.455	47.179	8.629	8.079	5.238	1.399	15.407	1.762	8.473	4.048
上年年初至今 Last Year Year-to-date	7.150	2.456	9.935	5.566	6.470	7.462	43.907	34.564	44.442	31.142	59.056	46.193	8.534	7.701	5.297	1.425	13.444	3.121	8.080	3.847
保額 Sums Insured																				
本年年初至今 Current Year Year-to-date	113,051,057		19,959,341		1,157,132		1,269,664		161,765		9,700		2,195,575		16,330		2,215,448		140,036,012	
上年年初至今 Last Year Year-to-date	108,512,160		19,308,191		1,446,760		1,051,410		162,751		13,440		2,115,169		15,983		1,706,336		134,332,201	
毛保費佔保額的百分比 Gross Premium Written as % of Sums Insured																				
本年年初至今 Current Year Year-to-date	1.892%		2.713%		1.755%		16.571%		9.558%		16.296%		1.453%		7.666%		2.266%		2.151%	
上年年初至今 Last Year Year-to-date	1.861%		2.761%		1.606%		15.927%		9.694%		15.818%		1.487%		7.502%		2.434%		2.111%	