



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
報員補償承攬業績
Underwriting Results of Employees' Compensation

業務行業 Trade Occupation	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及 quarrying 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力、燃氣及水供應 4. Electricity, Gas & Water	5a1. 特別行業 - 按年報 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約的價值 5a2. Special Trades - on Contract Value Basis	5b. 建築業 - 按年報 5b. Construction - on Annual Wage Basis	5c. 建築業 - 按合約的價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進口貿易 6a. Wholesale, Retail & Import/Export Trade	6b. 飲食及酒樓 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、地產及相關服務業 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. 其他非分類業務 10. Other/Non-Classified Occupations	總計 Total
Table 1: Sales & Commission Information on Business Written & Ceded															
保險年報保單收入及業務轉讓 - 承保商與再保險商 Financial Year Premium Written and Reinsurance Ceded, Gross of Reinsurance															
毛保費 (x) Gross premium written (x)	16,866	3,946	271,187	15,810	426,718	389,397	40,114	1,397,262	491,776	501,013	380,364	807,143	847,468	60,726	5,649,791
再保險保費計入法毛保費 (y) Gross premium relating to business written (y)	(4,227)	(616)	(60,376)	(2,383)	(90,788)	(83,162)	(7,966)	(127,691)	(123,947)	(104,969)	(71,784)	(182,716)	(150,842)	(18,052)	(1,029,513)
保險年報保費扣除保費及再保險佣金 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business	(2,389)	(487)	(33,315)	(4,799)	(66,574)	(59,044)	(4,809)	(865,291)	(70,407)	(63,018)	(71,515)	(134,868)	(173,040)	(13,633)	(1,088,139)
再保險保費扣除保費及再保險佣金 Reinsurance commission, relating to business ceded to reinsurers (x)	661	5	6,471	1,424	20,238	36,685	212	73,919	15,560	16,424	13,783	30,788	52,354	5,417	273,944
Table 2: Total Underwriting Results Including discount movement for current financial year															
本財政年度承保溢利總額 (x) Gross earned premium in current financial year (x)	14,251	2,962	233,024	12,763	382,342	352,648	42,234	1,539,109	474,365	482,628	371,366	752,363	757,406	56,761	5,474,220
本財政年度中斷的保費收入 (y) Gross unearned premium written in current financial year (y)	(3,555)	(915)	(55,464)	(2,354)	(87,416)	(79,515)	(8,582)	(134,683)	(122,607)	(107,516)	(79,740)	(171,383)	(146,542)	(18,511)	(1,008,727)
本財政年度中斷的保費收入 (z) Gross ultimate claims relating to current accident year (z)	(7,770)	(1,397)	(116,758)	(5,322)	(199,642)	(182,886)	(62,179)	(1,301,331)	(260,606)	(293,831)	(231,421)	(397,017)	(459,280)	(27,168)	(3,546,609)
本財政年度中斷的保費收入 (aa) Ceded business result, relating to current accident year	(577)	(376)	(7,454)	(696)	(6,264)	(7,271)	15,584	22,388	22,388	(13,837)	(6,442)	(18,994)	(38,877)	(20,856)	(88,055)
本財政年度中斷的保費收入 (ab) Premium earned in current financial year on business ceded to reinsurers (b)	(1,941)	(479)	(28,199)	(3,778)	(81,360)	(83,614)	(8,566)	(445,006)	(61,194)	(56,675)	(66,220)	(117,945)	(153,918)	(13,694)	(1,102,591)
本財政年度中斷的保費收入 (ac) Reinsurance commission income earned in current financial year on business ceded to reinsurers (c)	489	2	5,757	1,426	19,204	34,082	276	75,111	15,238	15,949	12,784	27,288	50,949	5,258	263,722
本財政年度中斷的保費收入 (ad) Ultimate claims relating to current accident year on business ceded to reinsurers (v)	874	101	14,988	1,657	32,898	42,291	23,873	392,283	32,109	34,384	34,438	51,780	82,114	7,055	750,814
本財政年度中斷的保費收入 (ae) Expenses incurred in current financial year	(1,741)	(196)	(37,210)	(2,749)	(82,952)	(69,241)	(5,858)	(160,289)	(77,054)	(71,430)	(47,471)	(118,208)	(125,175)	(9,203)	(768,757)
本財政年度中斷的保費收入 (af) Changes in risk margin for all accident years (f)	(234)	(34)	(1,172)	(86)	(4,241)	(5,657)	(2,378)	(10,731)	(2,876)	(2,596)	(2,719)	(4,760)	(3,873)	(1,454)	(42,911)
本財政年度中斷的保費收入 (ag) Management expenses (g)	(1,507)	(162)	(36,038)	(58,712)	(53,985)	(58,712)	(3,480)	(139,537)	(74,178)	(68,835)	(44,752)	(113,448)	(121,203)	(7,748)	(725,846)
本財政年度中斷的保費收入 (ah) Change in unearned profit (h)	(6)	87	1,173	226	918	766	(668)	31,104	1,597	968	(5,332)	(3,525)	1,471	(852)	27,575
本財政年度中斷的保費收入 (ai) Net Underwritten Result Estimate Combined Business Results in current financial year, relating to current year	802	416	17,310	1,868	23,866	24,590	19,460	6,319	1,509	4,376	11,791	23,361	7,023	(933)	89,648
本財政年度中斷的保費收入 (aj) Changes in net ultimate claims relating to prior accident years in current financial year (j)	(1,524)	(402)	37,018	(175)	48,902	25,185	910	73,308	92,145	67,405	45,753	112,791	101,174	(4,809)	597,870
本財政年度中斷的保費收入 (ak) Net Underwritten Result Estimate Combined Business Results in current financial year, relating to prior year	(1,624)	(402)	37,018	(176)	48,902	25,185	910	73,308	92,145	67,405	45,753	112,791	101,174	(4,809)	597,870
本財政年度中斷的保費收入 (al) Change in Risk Margin for claims liabilities in current financial year (l)	(198)	(82)	(2,827)	14	(343)	(2,827)	(2,421)	(36,456)	(2,787)	(8,944)	(7,394)	(7,394)	(307)	(582)	(67,276)
本財政年度中斷的保費收入 (am) Change in risk margin for claims liabilities in current financial year (m)	(1,419)	(395)	(81,02)	(1,787)	(73,645)	(67,114)	(20,879)	(45,171)	(90,865)	(62,838)	(45,167)	(128,838)	(107,886)	(5,744)	(620,048)
本財政年度中斷的保費收入 (an) Change in net insurance liabilities in current financial year (n)	(160)	(68)	(346)	(30)	(1,218)	(1,218)	(709)	(85,101)	(2,265)	(1,121)	(3,438)	(2,385)	190	(112,801)	
本財政年度中斷的保費收入 (ao) Underwritten Results including discount movement (o)	(1,278)	(192)	(61,646)	(2,627)	(71,332)	(64,262)	(21,888)	(85,939)	(88,832)	(61,712)	(27,801)	(126,306)	(108,506)	(6,558)	(927,248)

Note (1): This report is based on the new Risk-Based Capital (RBC) regime which was implemented on 1 July 2024, which was led to a rise in the net of regulatory return. This report is based on three 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 reformed/modified example is presented in a separate section below using the previous regulatory table type. Please be cautious of the above when interpreting the results.

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

Note (3): This report is based on the new Risk-Based Capital (RBC) regime which was implemented on 1 July 2024, which was led to a rise in the net of regulatory return. This report is based on three 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 reformed/modified example is presented in a separate section below using the previous regulatory table type. Please be cautious of the above when interpreting the results.

Note (4): This report is based on the new Risk-Based Capital (RBC) regime which was implemented on 1 July 2024, which was led to a rise in the net of regulatory return. This report is based on three 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 reformed/modified example is presented in a separate section below using the previous regulatory table type. Please be cautious of the above when interpreting the results.



香港一般業務的簡略統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至九月
January to September 2024
汽車承保業績
Underwriting Results of Motor

(續前頁)
(SAR\$'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. 拖掛機 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	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: 溢利及赤字詳情及保費扣除詳情 Table 1: Sales & Commission Information on Business Written & Ceded																				
財政年度保費收入及展業佣金: 未扣除再保前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (+) Gross premium written (+)	1,614,819	724,300	431,695	338,623	17,205	36,131	166,978	422,475	11,357	73,606	1,483	26,397	25,842	61,234	1,060	76,901	40,266	71,166	2,310,705	1,630,833
再保保費 (保費收入) Gross commission relating to business written (-)	(381,971)	(182,168)	(120,717)	(81,674)	(5,620)	(9,053)	(8,567)	(23,583)	(734)	(4,875)	(93)	(1,674)	(4,313)	(9,172)	(133)	(26,057)	(9,094)	(10,067)	(531,241)	(348,323)
財政年度溢利或虧損及保費扣除詳情 Financial Year Profit or Loss and Reinsurance Commission from Ceded Business																				
溢利或虧損 (公司的保費 (-)) Premium written, ceded to reinsurers (-)	(404,420)	(194,290)	(81,934)	(35,756)	(2,212)	(6,005)	(75,646)	(135,820)	(2,410)	(19,790)	(343)	(4,881)	(2,693)	(17,258)	(349)	(11,776)	(5,486)	(35,507)	(575,484)	(461,071)
再保保費 (保費扣除) Reinsurance commission relating to business ceded to reinsurers (+)	150,758	58,195	18,948	6,531	554	1,069	16,331	23,380	190	1,764	19	260	514	3,427	130	3,097	3,028	5,350	190,472	103,062
表2: 溢利或虧損及保費扣除詳情 Table 2: Sales & Commission Information on Business Written & Ceded																				
財政年度溢利或虧損及保費扣除詳情 Financial Year Profit or Loss and Reinsurance Commission from Ceded Business																				
毛保費 (+) Gross premium written (+)	1,595,382	680,563	414,276	315,118	16,516	34,805	149,877	370,910	11,865	70,214	1,466	25,887	23,721	53,698	980	81,265	35,903	71,360	2,250,107	1,703,840
再保保費 (保費收入) Gross acquisition expenses incurred in current financial year (-)	(377,779)	(179,226)	(120,308)	(77,853)	(5,606)	(9,403)	(7,326)	(20,826)	(970)	(6,054)	(95)	(1,923)	(4,241)	(8,413)	(130)	(26,194)	(7,956)	(9,907)	(524,414)	(339,799)
溢利或虧損 (保費收入) Gross ultimate claims relating to current accident year (-)	(931,335)	(315,094)	(266,075)	(181,264)	(9,817)	(15,441)	(84,210)	(269,000)	(8,299)	(60,742)	(1,204)	(20,422)	(14,909)	(53,067)	(1,099)	(36,144)	(18,986)	(32,651)	(1,335,965)	(963,824)
再保保費 (保費收入) Ceded business result, relating to current accident year	(37,721)	(54,442)	(18,363)	(17,600)	56	(3,716)	(21,697)	(11,216)	(425)	868	(21)	238	(1,740)	5,521	228	(3,832)	827	(9,608)	(78,860)	(53,787)
再保保費 (保費收入) Premium earned in current financial year on business ceded to reinsurers (-)	(399,462)	(106,974)	(77,464)	(35,802)	(3,319)	(7,970)	(58,586)	(110,240)	(2,081)	(16,000)	(326)	(4,046)	(2,693)	(14,639)	(249)	(10,304)	(3,268)	(30,903)	(547,469)	(397,078)
再保保費 (保費收入) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	148,980	51,538	18,860	6,528	1,204	2,198	12,524	18,931	171	1,459	17	278	484	2,609	102	2,654	3,088	6,271	185,430	92,465
溢利或虧損 (保費收入) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	212,781	60,993	40,241	11,676	2,170	2,055	24,365	80,093	1,485	15,409	289	4,006	469	17,751	372	3,818	1,007	15,024	283,179	210,826
再保保費 (保費收入) Expenses incurred in current financial year	(216,001)	(85,542)	(49,290)	(42,415)	(1,705)	(4,055)	(8,100)	(27,977)	(757)	(4,094)	(89)	(1,450)	(2,470)	(4,981)	(192)	(9,883)	(4,056)	(6,952)	(282,669)	(187,349)
再保保費 (保費收入) Changes in L&AE in claims liabilities for all accident years (-)	(345)	(2,341)	(1,797)	(2,653)	(60)	(311)	(290)	(3,506)	(27)	(599)	2	(261)	(130)	(140)	0	1,246	(102)	(553)	(2,796)	(9,075)
再保保費 (保費收入) Management expenses (+)	(215,656)	(83,201)	(47,493)	(39,762)	(1,639)	(3,744)	(7,819)	(24,471)	(729)	(3,535)	(91)	(1,189)	(2,339)	(4,841)	(193)	(11,130)	(3,954)	(6,399)	(279,913)	(178,273)
再保保費 (保費收入) Change in net discounting impact of net insurance liabilities in current financial year (+)	2,651	(3,018)	952	41	41	(509)	(492)	(10,028)	(301)	(2,340)	(69)	(928)	(49)	265	(5)	(3,328)	9	(181)	2,737	(20,000)
再保保費 (保費收入) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to current year	35,197	43,262	(38,806)	(3,972)	(816)	1,481	28,041	31,862	1,234	(2,148)	(13)	1,402	293	(6,767)	(221)	1,885	6,740	12,062	30,944	79,075
再保保費 (保費收入) Changes in net ultimate claims relating to prior accident years in current financial year (-)	88,707	(98,363)	41,011	(46,620)	(159)	5,629	(18,838)	(90,559)	1,509	500	995	973	3,094	6,805	76	15,742	3,215	(846)	119,211	(206,738)
再保保費 (保費收入) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to prior year	88,707	(98,363)	41,011	(46,620)	(159)	5,629	(18,838)	(90,559)	1,509	500	995	973	3,094	6,805	76	15,742	3,215	(846)	119,211	(206,738)
再保保費 (保費收入) Changes in Risk Margin for claims liabilities in current financial year (-)	(1,860)	(899)	1,245	(2,322)	(71)	(1,198)	(9,670)	19	(1,378)	3	(878)	(32)	(126)	14	1,097	164	(209)	(1,890)	(15,578)	
再保保費 (保費收入) Underwritten Underwriting Results - Profit/Loss	122,044	(56,995)	3,448	(52,916)	(743)	6,004	8,132	(68,367)	2,762	(3,623)	585	1,487	3,354	(77)	(131)	18,724	9,118	11,007	148,668	(143,241)
再保保費 (保費收入) Change in net discounting impact of net insurance liabilities in current financial year (+)	(2,443)	(1,600)	(3,899)	3,884	35	2,347	2,597	9,068	(189)	(1,209)	(14)	(353)	7	3,008	(1)	(890)	(242)	(46)	(4,149)	14,210
再保保費 (保費收入) Underwriting Results Including Discount Movement - Profit/Loss	119,601	(57,895)	(451)	(49,031)	(708)	8,352	10,729	(69,299)	2,673	(4,233)	570	1,144	3,352	2,930	(132)	17,835	8,876	10,961	144,418	(129,031)



香港一般業務的臨時統計數字
 Provisional Statistics on Hong Kong General Business
 二零二四年一月至九月
 January to September 2024
 汽車意外承辦及比率
 Motor Exposure & Rates

(請參千元)
(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. 私家小型巴士及非特許租賃巴士 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	
毛保額 Gross Premiums Written																					
本年年初至今 Current Year Year-to-date	1,614,819	724,300	431,695	338,623	17,205	36,131	166,976	422,475	11,357	73,606	1,483	26,397	25,842	61,234	1,060	76,901	40,266	71,166	2,310,705	1,830,833	
上年年初至今 Last Year Year-to-date	1,501,260	686,525	443,484	315,546	19,598	39,184	148,358	385,309	6,374	58,259	6,242	40,231	26,058	58,343	1,010	79,318	32,740	84,074	2,185,123	1,746,789	
年間的百分比變化 Year-On-Year % Change	7.6%	5.5%	-2.7%	7.3%	-12.2%	-7.8%	12.5%	9.6%	78.2%	26.3%	-76.2%	-34.4%	-0.8%	5.0%	5.0%	-3.0%	23.0%	-15.4%	5.7%	4.8%	
承保車輛數目 (單位) Number of Vehicles Insured (in unit)																					
本年年初至今 Current Year Year-to-date	225,653	272,720	43,273	58,297	2,648	4,805	3,628	11,507	260	2,323	26	561	2,981	7,743	197	57,988	2,567	45,146	281,233	461,090	
上年年初至今 Last Year Year-to-date	217,649	265,863	45,726	57,834	3,127	5,339	3,370	11,128	141	1,858	134	1,027	3,115	7,740	198	57,847	2,433	28,313	275,893	436,949	
每輛承保車輛平均毛保額 Gross Premiums Written per Vehicle Insured																					
本年年初至今 Current Year Year-to-date	7,156	2,656	9,976	5,809	6,497	7,519	46,024	36,715	43,682	31,686	57,054	47,053	8,669	7,908	5,380	1,326	15,686	1,576	8,216	3,971	
上年年初至今 Last Year Year-to-date	6,898	2,582	9,699	5,456	6,268	7,339	44,023	34,625	45,206	31,356	46,579	39,173	8,365	7,538	5,089	1,371	13,457	2,969	7,920	3,998	
保額 Sums Insured																					
本年年初至今 Current Year Year-to-date	85,205,032		16,314,161		983,292		1,006,544		123,165		9,300		1,791,909		12,565		3,874,436		109,320,405		
上年年初至今 Last Year Year-to-date	81,212,165		16,014,132		1,190,284		928,890		67,740		58,713		1,758,438		14,545		1,347,387		102,592,294		
毛保額佔保額的百分比 Gross Premiums Written as % of Sums Insured																					
本年年初至今 Current Year Year-to-date	1.895%		2.646%		1.750%		16.589%		9.221%		15.951%		1.442%		8.436%		1.039%		2.114%		
上年年初至今 Last Year Year-to-date	1.849%		2.769%		1.647%		15.972%		9.410%		10.631%		1.482%		6.941%		2.430%		2.130%		