

香港一般保險業務的臨時統計數字  
**Provisional Statistics on Hong Kong General Insurance Business**  
 二零一八年一月至九月  
**January to September 2018**  
 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	13,664,504	10,774,185	9,658,845	1,843,420	1,235,294	8,229,149	6,551,935	6,794,919	3,089	1,418,675	206,868
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	4,777,600	4,064,529	4,021,853	1,594,041	1,347,255	2,514,191	2,090,214	2,458,840	(13,849)	476,837	(247,230)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	109,764	33,226	31,920	15,840	4,918	60,824	23,642	22,968	(29)	6,108	(2,045)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,055,507	991,156	621,588	201,625	127,531	635,616	357,629	592,092	(1,981)	118,138	(214,192)
貨運 Goods in Transit	1,192,988	797,488	757,761	213,642	139,596	522,000	291,066	390,902	(43)	140,279	87,027
財產損壞 Property Damage	7,081,248	3,429,696	3,348,135	1,588,373	860,481	2,731,658	1,190,127	1,840,916	471	762,612	(116,345)
一般法律責任 General Liability	8,768,664	6,267,780	5,994,471	1,580,720	1,025,926	4,181,624	3,032,416	3,521,642	39,633	1,196,594	210,676
金錢損失 Pecuniary Loss	2,246,087	1,127,956	1,150,659	445,567	127,974	575,125	212,666	450,732	1,011	374,598	196,344
非比例協約再保險 Non-proportional Treaty Reinsurance	137,074	125,625	100,662	10,621	10,107	53,791	52,636	42,701	(52)	7,722	40,184
比例協約再保險 Proportional Treaty Reinsurance	486,191	410,063	319,476	137,741	125,090	233,156	207,520	239,328	6,265	23,232	(74,439)
<b>總額 Total</b>	<b>40,519,627</b>	<b>28,021,704</b>	<b>26,005,370</b>	<b>7,631,590</b>	<b>5,004,172</b>	<b>19,737,134</b>	<b>14,009,851</b>	<b>16,355,040</b>	<b>34,515</b>	<b>4,524,795</b>	<b>86,848</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.

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Provisional Statistics on Hong Kong General Insurance Business  
二零一八年一月至九月  
January to September 2018  
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 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	10,494,116	8,367,527	7,297,480	944,026	651,063	6,901,565	5,484,010	5,677,912	2,434	971,757	(5,686)
	非醫療 Non-Medical	2,252,359	1,683,127	1,628,821	711,501	443,442	752,134	585,028	618,122	444	370,357	196,456
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,078,499	1,674,468	1,634,512	568,392	418,111	1,118,194	871,463	1,061,151	(21,606)	281,381	(104,525)
	第三者 Third Party	1,175,169	958,017	916,386	258,192	201,166	775,736	633,334	681,458	7,752	147,580	(121,570)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		48,968	2,240	2,338	1,664	(1,014)	8,442	361	1,178	(29)	4,588	(2,385)
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	256,970	157,279	145,404	54,886	34,050	165,147	82,315	211,699	(2,359)	23,071	(121,057)
	船舶法律 責任 Ships Liability	40,088	24,564	23,963	7,394	3,637	5,112	2,720	4,534	(8)	6,268	9,532
	本地船隻責任 Local Vessels Liability	45,270	29,081	33,744	9,446	5,931	18,355	13,564	30,898	(5)	6,672	(9,752)
	承運人責任 Forwarder Liability	1,153,789	412,075	98,083	39,349	26,741	205,836	83,156	73,563	1,024	45,407	(48,652)
	船東責任保賠 Protection & Indemnity	3,943	1,995	2,202	720	266	6,140	953	1,811	0	482	(357)
	其他 Others											
貨運 Goods in Transit		620,090	430,480	411,682	81,453	53,400	185,103	86,046	108,007	(1)	82,675	167,601
財產損壞 Property Damage	火災 Fire	2,608,019	1,298,557	1,219,807	728,603	389,554	762,651	269,543	420,318	(481)	330,020	80,396
	工程 Engineering	392,197	144,263	130,265	61,044	13,583	153,135	32,162	247,888	403	58,035	(189,644)
	其他 Others	462,300	279,447	254,888	114,004	78,231	123,487	61,008	86,264	205	66,602	23,586
一般法律責任 General Liability	僱員補償* Employees' Compensation (EC)*	4,974,898	3,869,000	3,739,984	862,305	609,798	3,118,507	2,327,251	2,456,988	30,098	652,441	(9,341)
	業主立案法團責任 Owners' Corporation Liability	28,830	21,925	20,769	6,757	4,776	6,581	4,587	2,909	6	3,020	10,058
	其他 Others	2,460,539	1,539,180	1,460,526	473,029	264,398	720,577	450,168	580,382	9,592	384,458	221,696
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	429,270	324,786	354,379	129,987	105,248	2,894	998	674	0	63,157	185,300
	其他 Others	983,377	413,788	279,501	120,110	(59,017)	260,416	33,985	174,017	1,036	162,793	672
總額 Total		30,508,691	21,631,799	19,654,734	5,172,862	3,243,364	15,290,012	11,022,652	12,439,773	28,505	3,660,764	282,328

\* 為充份反映整體市場的實際情況，以上報表並沒有涵蓋一項特殊再保險安排。

To better present the overall industry performance, a special reinsurance arrangement has not been incorporated in the table above.

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 二零一八年一月至九月  
 January to September 2018  
 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	918,029	723,531	732,544	187,893	140,789	575,450	482,897	498,885	211	76,561	16,098
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,523,932	1,432,044	1,470,955	767,457	727,978	620,261	585,417	716,231	5	47,876	(21,135)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	60,796	30,986	29,582	14,176	5,932	52,382	23,281	21,790	0	1,520	340
船舶 - 損壞及法律責任 Ships, Damage & Liability	555,447	366,162	318,192	89,830	56,906	235,026	174,921	269,587	(633)	36,238	(43,906)
貨運 Goods in Transit	572,898	367,008	346,079	132,189	86,196	336,897	205,020	282,895	(42)	57,604	(80,574)
財產損壞 Property Damage	3,618,732	1,707,429	1,743,175	684,722	379,113	1,692,385	827,414	1,086,446	344	307,955	(30,683)
一般法律責任* General Liability*	1,304,397	837,675	773,192	238,629	146,954	335,959	250,410	481,363	(63)	156,675	(11,737)
金錢損失 Pecuniary Loss	833,440	389,382	516,779	195,470	81,743	311,815	177,683	276,041	(25)	148,648	10,372
非比例協約再保險 Non-proportional Treaty Reinsurance	137,074	125,625	100,662	10,621	10,107	53,791	52,636	42,701	(52)	7,722	40,184
比例協約再保險 Proportional Treaty Reinsurance	486,191	410,063	319,476	137,741	125,090	233,156	207,520	239,328	6,265	23,232	(74,439)
總額 Total	10,010,936	6,389,905	6,350,636	2,458,728	1,760,808	4,447,122	2,987,199	3,915,267	6,010	864,031	(195,480)

\* 為充份反映整體市場的實際情況，以上報表並沒有涵蓋一項特殊再保險安排。

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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	1,328,303	1,018,484	1,009,618	381,767	259,770	750,629	570,124	665,232	(22,959)	191,848	(84,273)	73,728,240	215,679
		第三者 Third Party	493,516	390,622	368,314	141,369	108,052	236,239	186,199	224,044	4,555	66,457	(34,794)		254,627
貨車 Goods Carrying Vehicles		綜合 Comprehensive	473,370	409,122	403,698	146,844	123,078	244,466	192,305	227,673	658	57,564	(5,275)	19,812,866	50,203
		第三者 Third Party	197,559	175,809	168,398	53,331	47,890	187,160	157,572	162,896	2,773	23,469	(68,630)		47,737
拖拉機 Tractors		綜合 Comprehensive	41,241	36,240	33,540	15,303	13,369	15,063	14,290	10,689	34	2,982	6,466	2,815,351	5,266
		第三者 Third Party	27,264	23,333	22,750	8,567	7,307	19,612	16,759	17,731	173	2,033	(4,494)		6,913
的士 Taxis		綜合 Comprehensive	156,430	138,842	123,997	9,973	8,669	83,647	73,914	121,352	280	19,805	(26,109)	1,473,428	6,144
		第三者 Third Party	168,982	144,826	142,074	10,531	7,827	181,272	150,166	144,344	377	19,610	(30,084)		8,687
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	14,571	12,910	9,981	805	712	3,015	2,555	9,248	181	1,653	(1,813)	200,332	298
		第三者 Third Party	73,066	63,774	61,762	4,138	3,436	42,774	38,887	41,186	(310)	7,307	10,143		2,284
	紅色 Red	綜合 Comprehensive	7,238	6,688	4,523	369	359	1,962	1,926	6,095	0	931	(2,862)	80,860	122
		第三者 Third Party	27,572	25,482	25,721	1,982	1,946	22,112	20,853	21,685	0	3,486	(1,396)		697
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	28,755	25,779	23,673	5,952	5,172	10,084	7,882	10,497	73	3,370	4,561	2,284,803	3,852
		第三者 Third Party	53,114	48,460	42,234	8,755	8,365	43,300	35,266	37,466	411	5,248	(9,256)		7,630
電單車 Motor Cycles		綜合 Comprehensive	1,895	1,682	1,562	333	284	130	112	0	1	413	864	38,384	295
		第三者 Third Party	61,267	51,896	52,183	18,279	15,091	12,818	11,992	15,906	(7)	10,142	11,051		52,549
其他 Others		綜合 Comprehensive	26,696	24,721	23,920	7,046	6,698	9,198	8,355	10,365	126	2,815	3,916	1,379,250	2,403
		第三者 Third Party	72,829	33,815	32,950	11,240	1,252	30,449	15,640	16,200	(220)	9,828	5,890		12,267
總額 Grand Total		所有承保範圍 All Coverage	3,253,668	2,632,485	2,550,898	826,584	619,277	1,893,930	1,504,797	1,742,609	(13,854)	428,961	(226,095)	101,813,514	677,653

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 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	10,328	9,185	8,152	2,381	2,057	6,326	5,018	3,740	62	1,092	1,201	407,260	
2 採礦及採石業 Mining & Quarrying	2,006	1,897	1,671	296	265	1,236	1,236	1,964	0	151	(709)	221,802	
3 製造業 Manufacturing	246,941	222,730	187,836	53,844	47,318	95,194	90,071	103,286	568	34,790	1,874	49,831,709	
4 電力, 燃氣及水務業 Electricity, Gas & Water	12,771	10,477	8,378	2,200	1,323	9,452	4,424	(296)	6	2,568	4,777	5,803,001	
5 a. 特別行業 Special Trades	542,189	434,505	450,871	121,446	78,818	266,025	233,829	239,984	1,309	86,891	43,869	48,847,482	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	46,370	42,171	34,299	10,114	9,852	16,449	16,518	16,128	53	3,703	4,563	2,390,874	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,253,499	811,893	990,767	111,957	49,610	1,312,138	816,916	829,012	30,453	125,296	(43,604)		169,140,050
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	527,487	438,068	393,545	130,146	103,868	231,829	199,019	221,606	1,485	79,591	(13,005)	112,785,855	
b. 飲食及酒店業 Restaurants & Hotels	484,853	419,166	368,221	92,000	80,080	266,001	231,217	241,350	(7,608)	59,577	(5,178)	39,675,901	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	458,020	358,388	325,004	72,968	50,592	239,412	193,239	192,354	985	55,402	25,671	60,488,303	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	682,585	576,465	497,407	138,475	110,524	283,927	220,413	258,483	1,784	97,338	29,278	333,324,155	
9 社區, 社會及個人服務業 Community, Social & Personal Services	670,659	512,355	445,122	116,482	66,700	375,483	305,073	331,690	922	102,037	(56,227)	200,544,382	
10 其他/未分類職業 Others/Non-Classified Occupations	37,190	31,700	28,711	9,996	8,791	15,035	10,278	17,687	79	4,005	(1,851)	10,681,280	
總額 Grand Total	4,974,898	3,869,000	3,739,984	862,305	609,798	3,118,507	2,327,251	2,456,988	30,098	652,441	(9,341)	865,002,004	169,140,050