

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一八年一月至三月  
 January to March 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	5,401,330	4,293,938	3,054,252	610,128	380,997	2,596,259	2,077,771	2,222,734	1,507	458,471	(9,457)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,934,761	1,690,085	1,277,556	693,937	609,399	837,180	693,591	814,335	(5,390)	147,166	(287,954)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	40,460	11,506	10,685	10,385	2,249	20,470	10,122	6,896	0	2,121	(581)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,437,701	614,226	260,930	90,710	57,021	271,517	127,876	214,899	952	64,466	(76,408)
貨運 Goods in Transit	394,133	278,572	240,716	77,095	55,739	158,301	88,260	131,476	53	43,562	9,886
財產損壞 Property Damage	2,323,981	1,072,789	1,085,454	516,380	259,493	830,793	346,735	315,862	(318)	252,253	258,164
一般法律責任 General Liability	2,996,466	2,107,547	1,955,270	515,149	328,685	1,421,573	906,965	1,258,724	20,023	393,483	(45,645)
金錢損失 Pecuniary Loss	676,526	257,602	351,917	167,874	55,194	120,196	46,685	182,207	90	130,650	(16,224)
非比例協約再保險 Non-proportional Treaty Reinsurance	86,767	80,334	33,799	5,557	5,301	26,023	25,219	29,439	40	2,324	(3,305)
比例協約再保險 Proportional Treaty Reinsurance	202,931	162,246	96,233	40,299	35,609	78,218	68,698	48,673	337	6,113	5,501
總額 Total	15,495,056	10,568,845	8,366,812	2,727,514	1,789,687	6,360,530	4,391,922	5,225,245	17,294	1,500,609	(166,023)

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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 直接業務  
 Direct Business

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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	4,393,252	3,535,006	2,367,205	333,936	205,787	2,208,131	1,764,697	1,920,159	1,438	316,796	(76,975)	
	非醫療 Non-Medical	687,920	518,295	495,997	217,088	139,111	225,109	174,663	171,561	0	111,282	74,043	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	657,564	525,395	526,834	179,808	135,157	375,518	287,228	314,393	(4,193)	84,709	(3,232)	
	第三者 Third Party	382,966	304,232	291,699	84,919	63,758	250,608	204,444	211,286	(1,197)	45,462	(27,610)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		15,122	761	780	516	(252)	359	84	78	0	1,657	(703)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	105,225	66,115	46,870	18,883	10,203	37,282	19,271	15,113	(3)	7,977	13,580	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	10,979	6,912	8,110	2,210	1,124	3,529	2,422	2,044	0	1,780	3,162
		承運人責任 Forwarder Liability	17,008	11,559	10,906	3,284	2,029	5,720	4,511	15,171	(1)	1,955	(8,248)
		船東責任保賠 Protection & Indemnity	1,123,082	399,354	83,508	35,275	26,291	184,242	70,956	65,534	959	41,896	(51,172)
		其他 Others	1,150	553	736	219	42	605	602	5,004	0	201	(4,511)
貨運 Goods in Transit		193,888	139,733	127,944	26,908	18,618	62,766	29,859	28,158	3	26,775	54,390	
財產損壞 Property Damage	火災 Fire	867,501	429,234	412,082	235,365	132,118	230,018	76,641	39,359	(323)	113,477	127,451	
	工程 Engineering	158,834	43,031	42,370	26,690	(75)	30,459	4,193	(25,659)	0	19,757	48,347	
	其他 Others	147,991	85,083	79,929	35,644	24,030	46,709	22,741	28,845	0	22,391	4,663	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,691,897	1,328,092	1,229,536	289,587	204,085	1,013,805	672,396	840,199	2,951	211,165	(28,864)	
	業主立法法團責任 Owners' Corporation Liability	13,237	10,176	7,086	2,634	1,866	2,210	1,557	2,490	(1)	1,348	1,383	
	其他 Others	801,586	454,929	459,632	150,573	78,879	302,511	158,123	249,220	16,668	129,865	(15,000)	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	149,220	88,750	110,821	45,545	36,907	(663)	(665)	(1,329)	0	23,228	52,015	
	其他 Others	237,135	72,723	98,002	41,562	(6,560)	50,109	6,547	45,917	90	54,320	4,235	
總額 Total		11,655,557	8,019,933	6,400,047	1,730,646	1,073,118	5,029,027	3,500,270	3,927,543	16,391	1,216,041	166,954	

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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	320,158	240,637	191,050	59,104	36,099	163,019	138,411	131,014	69	30,393	(6,525)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	894,231	860,458	459,023	429,210	410,484	211,054	201,919	288,656	0	16,995	(257,112)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	25,338	10,745	9,905	9,869	2,501	20,111	10,038	6,818	0	464	122
船舶 - 損壞及法律責任 Ships, Damage & Liability	180,257	129,733	110,800	30,839	17,332	40,139	30,114	112,033	(3)	10,657	(29,219)
貨運 Goods in Transit	200,245	138,839	112,772	50,187	37,121	95,535	58,401	103,318	50	16,787	(44,504)
財產損壞 Property Damage	1,149,655	515,441	551,073	218,681	103,420	523,607	243,160	273,317	5	96,628	77,703
一般法律責任 General Liability	489,746	314,350	259,016	72,355	43,855	103,047	74,889	166,815	405	51,105	(3,164)
金錢損失 Pecuniary Loss	290,171	96,129	143,094	80,767	24,847	70,750	40,803	137,619	0	53,102	(72,474)
非比例協約再保險 Non-proportional Treaty Reinsurance	86,767	80,334	33,799	5,557	5,301	26,023	25,219	29,439	40	2,324	(3,305)
比例協約再保險 Proportional Treaty Reinsurance	202,931	162,246	96,233	40,299	35,609	78,218	68,698	48,673	337	6,113	5,501
總額 Total	3,839,499	2,548,912	1,966,765	996,868	716,569	1,331,503	891,652	1,297,702	903	284,568	(332,977)

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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	港幣千元 HK\$'000	
私家車 Private Cars	綜合 Comprehensive	433,119	329,222	325,479	122,812	86,143	263,435	193,692	200,862	(4,533)	58,484	(15,477)	24,862,974	69,029	
	第三者 Third Party	158,899	122,258	116,778	45,732	33,643	77,485	60,301	67,799	(1,108)	21,562	(5,118)		81,362	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	143,383	123,602	131,898	44,547	37,731	76,929	62,463	57,166	369	16,890	19,742	6,069,876	15,165	
	第三者 Third Party	62,728	55,847	53,154	18,105	16,176	57,311	50,006	50,780	(20)	6,975	(20,757)		14,944	
拖拉機 Tractors	綜合 Comprehensive	12,205	11,211	11,061	4,941	4,671	5,337	5,131	1,635	(11)	870	3,896	843,768	1,549	
	第三者 Third Party	8,441	7,558	7,599	2,919	2,663	7,234	5,579	7,411	(4)	597	(3,068)		2,267	
的士 Taxis	綜合 Comprehensive	46,774	41,613	36,926	3,058	2,614	22,992	19,639	43,846	(33)	5,820	(15,321)	451,926	1,824	
	第三者 Third Party	53,607	44,555	45,872	3,286	1,876	53,890	45,247	48,145	(17)	6,089	(10,221)		2,924	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	4,532	4,016	3,778	308	283	1,066	776	1,384	1	580	1,530	71,530	88
		第三者 Third Party	22,811	20,002	19,060	1,257	1,032	14,597	13,640	12,158	15	2,328	3,527		731
	紅色 Red	綜合 Comprehensive	2,169	2,007	1,632	132	129	294	294	3,540	0	271	(2,308)	28,800	35
		第三者 Third Party	9,204	8,499	8,006	610	597	7,051	6,173	2,332	0	1,182	3,895		246
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	7,315	6,562	8,096	1,671	1,425	2,484	2,325	1,466	17	906	4,282	545,495	938	
	第三者 Third Party	22,804	20,518	13,296	3,663	3,404	17,740	14,142	14,573	(80)	1,531	(6,132)		2,873	
電單車 Motor Cycles	綜合 Comprehensive	692	602	633	130	119	18	18	43	0	137	334	12,266	126	
	第三者 Third Party	18,817	15,759	16,546	5,404	4,377	4,376	3,875	3,928	0	3,230	5,011		16,656	
其他 Others	綜合 Comprehensive	7,375	6,560	7,331	2,209	2,042	2,963	2,890	4,451	(3)	751	90	408,294	772	
	第三者 Third Party	25,655	9,236	11,388	3,943	(10)	10,924	5,481	4,160	17	1,968	5,253		4,056	
總額 Grand Total	所有承保範圍 All Coverage	1,040,530	829,627	818,533	264,727	198,915	626,126	491,672	525,679	(5,390)	130,171	(30,842)	33,294,929	215,585	

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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	2,960	2,613	2,684	732	621	2,316	1,814	(979)	(17)	220	2,839	106,388	
2 採礦及採石業 Mining & Quarrying	171	169	592	39	71	44	44	1,048	0	23	(550)	28,997	
3 製造業 Manufacturing	94,525	85,627	58,950	20,821	16,687	28,611	26,536	24,139	210	11,621	6,293	16,440,538	
4 電力, 燃氣及水務業 Electricity, Gas & Water	6,353	5,363	3,158	854	480	4,615	2,269	(4,127)	0	1,192	5,613	3,964,747	
5 a. 特別行業 Special Trades	172,583	139,910	153,773	38,633	25,771	93,009	80,381	79,756	334	28,148	19,764	16,106,836	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	13,508	12,361	10,349	3,058	2,992	4,965	5,067	10,565	0	1,175	(4,383)	904,112	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	457,532	298,898	319,062	38,933	17,647	431,488	200,914	432,160	241	45,234	(176,220)		67,577,510
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	217,012	162,200	134,194	47,344	29,708	73,499	61,924	75,557	935	36,295	(8,301)	45,740,345	
b. 飲食及酒店業 Restaurants & Hotels	152,651	138,698	122,354	30,110	26,183	86,320	67,453	67,217	(14)	18,093	10,875	12,386,012	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	183,580	141,949	110,680	25,507	14,799	67,872	56,170	39,919	(160)	18,746	37,376	27,243,155	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	246,869	215,233	164,628	47,283	39,169	85,550	63,058	83,716	1,156	30,979	9,608	144,735,460	
9 社區, 社會及個人服務業 Community, Social & Personal Services	129,191	112,191	135,697	32,651	26,834	131,621	104,241	24,190	243	17,771	66,659	26,409,907	
10 其他/未分類職業 Others/Non-Classified Occupations	14,962	12,880	13,415	3,622	3,123	3,895	2,525	7,038	23	1,668	1,563	2,820,052	
總額 Grand Total	1,691,897	1,328,092	1,229,536	289,587	204,085	1,013,805	672,396	840,199	2,951	211,165	(28,864)	296,886,549	67,577,510