

香港一般保險業務的臨時統計數字 #
 Provisional Statistics on Hong Kong General Insurance Business #
 二零一九年一月至三月
 January to March 2019
 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	5,986,217	4,862,871	3,432,007	647,044	418,221	2,904,829	2,355,758	2,419,301	1,543	500,677	92,265
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,893,288	1,637,452	1,135,034	621,607	532,826	839,182	646,129	734,835	2,330	151,129	(286,086)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	25,044	11,481	12,064	4,036	3,168	15,957	13,822	14,048	0	1,464	(6,616)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,755,935	759,545	265,417	110,905	77,044	347,135	194,535	201,141	818	55,840	(69,426)
貨運 Goods in Transit	341,024	227,311	228,343	56,716	36,032	194,295	111,444	189,273	0	42,102	(39,064)
財產損壞 Property Damage	2,423,952	1,162,506	1,100,355	520,536	292,005	1,871,583	806,748	302,708	28	252,143	253,471
一般法律責任 General Liability	3,159,823	2,206,503	2,044,357	522,892	319,198	1,558,352	1,102,180	1,313,579	(3,710)	405,974	9,316
金錢損失 Pecuniary Loss	640,054	195,354	348,925	130,311	33,888	144,439	73,388	129,122	42	107,430	78,443
非比例協約再保險 Non-proportional Treaty Reinsurance	96,641	86,551	35,308	6,128	5,009	16,852	16,024	14,458	(1,424)	2,459	14,806
比例協約再保險 Proportional Treaty Reinsurance	264,667	228,898	109,769	41,873	37,708	72,276	60,772	64,835	2,278	7,585	(2,637)
總額 Total	16,586,645	11,378,472	8,711,579	2,662,048	1,755,099	7,964,900	5,380,800	5,383,300	1,905	1,526,803	44,472

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
 二零一九年一月至三月
 January to March 2019
 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 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	4,926,369	4,047,798	2,679,075	362,845	233,226	2,392,217	1,955,935	2,061,597	1,221	354,237	28,794	
	非醫療 Non-Medical	726,589	549,694	523,622	226,615	143,524	273,081	205,570	190,066	(30)	119,973	70,089	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	687,982	554,923	554,626	182,782	127,978	412,076	311,801	365,426	595	91,288	(30,661)	
	第三者 Third Party	383,279	303,864	312,814	79,501	62,263	249,275	207,893	218,337	1,735	48,635	(18,156)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		6,583	409	1,274	303	(69)	0	0	262	0	1,038	43	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	100,561	50,740	43,596	16,238	7,142	82,200	56,992	(64,712)	0	7,345	93,821	
	船舶法律責任 Ships Liability	本地船隻責任 Local Vessels Liability	13,735	6,613	7,850	2,845	1,449	11,272	3,602	6,868	0	1,733	(2,200)
		承運人責任 Forwarder Liability	18,359	11,744	4,382	3,633	1,945	7,211	5,516	(1,837)	0	2,067	2,207
		船東責任保賠 Protection & Indemnity	1,443,965	577,736	105,547	48,523	36,393	163,325	66,552	178,785	818	33,086	(143,535)
		其他 Others	1,320	612	655	203	(10)	608	607	(792)	0	219	1,238
貨運 Goods in Transit	205,482	137,725	137,281	27,206	17,723	78,720	43,682	52,488	0	26,311	40,759		
財產損壞 Property Damage	火災 Fire	923,740	442,611	427,974	249,270	154,667	389,586	163,173	98,072	0	122,373	52,862	
	工程 Engineering	145,975	69,910	44,406	15,147	(676)	288,554	36,064	21,836	0	28,387	(5,141)	
	其他 Others	143,515	74,940	81,777	32,644	19,907	34,421	22,439	13,406	(1)	21,790	26,675	
	僱員補償 Employees' Compensation (EC)	1,768,783	1,357,115	1,173,909	296,405	204,929	1,007,711	693,534	770,552	(4,722)	216,960	(13,810)	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	13,076	10,321	8,007	2,893	2,106	731	592	1,562	0	1,611	2,728	
	其他 Others	870,591	492,104	506,408	154,224	72,903	265,962	168,029	187,490	1,123	145,771	99,121	
	按揭擔保 Mortgage Guarantee	104,582	87,529	104,775	29,772	23,951	563	(144)	879	0	13,325	66,620	
金錢損失 Pecuniary Loss	其他 Others	269,029	53,995	93,750	43,879	(10,120)	45,300	23,931	36,435	45	46,630	20,760	
	Total	12,753,515	8,830,383	6,811,728	1,774,928	1,099,231	5,702,813	3,965,768	4,136,720	784	1,282,779	292,214	

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 二零一九年一月至三月
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 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	333,259	265,379	229,310	57,584	41,471	239,531	194,253	167,638	352	26,467	(6,618)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	822,027	778,665	267,594	359,324	342,585	177,831	126,435	151,072	0	11,206	(237,269)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	18,461	11,072	10,790	3,733	3,237	15,957	13,822	13,786	0	426	(6,659)
船舶 - 損壞及法律責任 Ships, Damage & Liability	177,995	112,100	103,387	39,463	30,125	82,519	61,266	82,829	0	11,390	(20,957)
貨運 Goods in Transit	135,542	89,586	91,062	29,510	18,309	115,575	67,762	136,785	0	15,791	(79,823)
財產損壞 Property Damage	1,210,722	575,045	546,198	223,475	118,107	1,159,022	585,072	169,394	29	79,593	179,075
一般法律責任 General Liability	507,373	346,963	356,033	69,370	39,260	283,948	240,025	353,975	(111)	41,632	(78,723)
金錢損失 Pecuniary Loss	266,443	53,830	150,400	56,660	20,057	98,576	49,601	91,808	(3)	47,475	(8,937)
非比例協約再保險 Non-proportional Treaty Reinsurance	96,641	86,551	35,308	6,128	5,009	16,852	16,024	14,458	(1,424)	2,459	14,806
比例協約再保險 Proportional Treaty Reinsurance	264,667	228,898	109,769	41,873	37,708	72,276	60,772	64,835	2,278	7,585	(2,637)
總額 Total	3,833,130	2,548,089	1,899,851	887,120	655,868	2,262,087	1,415,032	1,246,580	1,121	244,024	(247,742)

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 二零一九年一月至三月
 January to March 2019
 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 港幣千元 HK\$'000	淨保費 Net Premiums 港幣千元 HK\$'000	滿期保費 淨額 Net Earned Premiums 港幣千元 HK\$'000	須付的佣金 毛額 Gross Commissions Payable 港幣千元 HK\$'000	須付的佣金 淨額 Net Commissions Payable 港幣千元 HK\$'000	已償付申索 毛額 Gross Claims Paid 港幣千元 HK\$'000	已償付申索 淨額 Net Claims Paid 港幣千元 HK\$'000	已承付申索 淨額 Net Claims Incurred 港幣千元 HK\$'000	未過期風險 調整 Unexpired Risks Adjustment 港幣千元 HK\$'000	管理開支 Management Expenses 港幣千元 HK\$'000	承保利潤 / (虧損) Underwriting Profit/(Loss) 港幣千元 HK\$'000	保額 Sums Insured 港幣千元 HK\$'000	承保車輛數目 No. of Vehicles Insured
私家車 Private Cars	綜合 Comprehensive		448,943	342,239	335,001	124,440	77,140	268,220	195,840	206,021	(62)	62,842	(10,940)	25,043,250	71,091
	第三者 Third Party		169,179	131,905	130,125	44,314	35,407	85,333	68,806	101,103	142	23,079	(29,606)		84,481
貨車 Goods Carrying Vehicles	綜合 Comprehensive		149,409	133,984	137,645	45,393	39,589	89,876	68,989	84,818	95	18,341	(5,198)	5,978,556	15,726
	第三者 Third Party		62,610	54,708	58,012	17,070	15,087	56,661	50,544	13,757	80	7,396	21,692		15,492
拖拉機 Tractors	綜合 Comprehensive		9,584	8,224	10,098	3,903	3,395	7,025	6,587	3,318	3	717	2,665	671,524	1,362
	第三者 Third Party		10,088	9,257	7,913	1,741	1,701	4,991	4,382	(2,693)	520	1,339	7,046		1,838
的士 Taxis	綜合 Comprehensive		50,618	44,611	46,251	3,618	3,153	38,224	32,422	56,635	337	6,298	(20,172)	447,665	1,913
	第三者 Third Party		52,150	43,356	47,091	3,364	2,139	57,777	46,546	51,486	243	6,024	(12,801)		2,792
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	7,458	6,779	4,888	470	438	2,292	2,131	4,946	191	711	(1,398)	94,100	148
		第三者 Third Party	22,135	19,442	20,154	1,480	1,265	13,541	12,378	18,185	113	2,123	(1,532)		701
	紅色 Red	綜合 Comprehensive	2,374	2,188	2,064	163	160	302	268	1,427	18	276	183	22,150	38
		第三者 Third Party	8,980	8,299	8,144	633	622	5,100	4,885	9,863	112	1,077	(3,530)		218
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive		6,960	6,219	8,938	1,583	1,437	2,912	2,477	5,832	12	860	797	509,733	881
	第三者 Third Party		15,744	13,972	15,446	2,734	2,456	13,221	11,742	19,389	439	2,263	(9,101)		2,083
電單車 Motor Cycles	綜合 Comprehensive		640	554	650	94	67	(6)	(6)	113	0	136	334	12,233	135
	第三者 Third Party		17,841	14,670	15,837	5,014	3,961	4,013	3,928	1,545	0	3,483	6,848		17,122
其他 Others	綜合 Comprehensive		11,996	10,125	9,091	3,118	2,599	3,231	3,093	2,316	1	1,107	3,068	549,875	980
	第三者 Third Party		24,552	8,255	10,092	3,151	(375)	8,638	4,682	5,702	86	1,851	2,828		3,540
總額 Grand Total		所有承保範圍 All Coverage	1,071,261	858,787	867,440	262,283	190,241	661,351	519,694	583,763	2,330	139,923	(48,817)	33,329,086	220,541

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 二零一九年一月至三月
 January to March 2019
 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	2,932	2,568	2,777	669	644	1,512	1,362	542	(23)	268	1,346	159,626	
2 採礦及採石業 Mining & Quarrying	431	426	555	105	137	515	515	(70)	0	77	411	29,831	
3 製造業 Manufacturing	95,977	87,216	60,800	19,361	15,349	36,289	33,880	26,563	(482)	11,973	7,397	16,205,099	
4 電力, 燃氣及水務業 Electricity, Gas & Water	5,488	4,448	3,266	1,227	843	1,706	1,420	(753)	0	1,011	2,165	1,290,264	
5 a. 特別行業 Special Trades	170,256	125,875	136,884	37,563	22,551	86,761	73,445	93,522	(314)	27,438	(6,313)	15,789,569	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	16,643	14,437	14,144	3,262	3,131	4,602	3,936	7,530	(11)	1,587	1,907	1,002,737	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	486,002	314,730	240,077	40,092	20,076	411,205	195,707	227,543	1,865	37,591	(46,998)		50,809,821
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	213,401	159,673	132,229	46,951	29,216	65,622	57,199	53,914	(868)	36,101	13,866	45,552,749	
b. 飲食及酒店業 Restaurants & Hotels	165,201	149,739	134,497	33,674	28,675	95,038	83,963	94,950	(3,527)	21,864	(7,465)	12,492,185	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	195,185	146,977	109,613	25,295	12,665	76,819	58,241	58,218	(296)	20,509	18,517	17,015,124	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	257,889	224,535	177,000	50,756	41,608	105,746	83,924	95,128	(832)	35,390	5,706	135,516,025	
9 社區, 社會及個人服務業 Community, Social & Personal Services	135,184	113,664	150,026	33,493	26,440	115,898	95,590	114,112	(163)	19,767	(10,130)	25,248,170	
10 其他/未分類職業 Others/Non-Classified Occupations	24,194	12,827	12,041	3,957	3,594	5,998	4,352	(647)	(71)	3,384	5,781	4,346,055	
總額 Grand Total	1,768,783	1,357,115	1,173,909	296,405	204,929	1,007,711	693,534	770,552	(4,722)	216,960	(13,810)	274,647,434	50,809,821

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.