

香港一般保險業務的臨時統計數字 #
Provisional Statistics on Hong Kong General Insurance Business #
 二零二零年一月至三月
January to March 2020
 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	6,385,491	5,146,125	3,667,817	689,860	433,721	2,764,956	2,196,631	2,505,562	11,771	564,669	152,094
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,007,310	1,745,499	1,324,847	627,967	547,343	668,529	543,421	829,433	1,120	156,950	(209,999)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	31,833	12,087	11,968	7,785	3,115	113,205	22,383	11,585	0	966	(3,698)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,674,381	721,722	283,586	102,839	71,047	361,611	199,631	241,175	779	67,831	(97,246)
貨運 Goods in Transit	480,506	253,421	244,164	63,376	38,538	170,668	98,464	99,470	9	48,787	57,360
財產損壞 Property Damage	2,636,298	1,114,697	1,224,434	527,821	236,621	1,117,640	390,898	485,766	131	267,572	234,344
一般法律責任 General Liability	3,677,219	2,479,318	2,259,514	598,727	367,918	1,439,891	943,165	1,261,869	5,300	427,522	196,905
金錢損失 Pecuniary Loss	1,017,556	452,410	349,070	219,926	99,663	310,545	95,471	124,771	345	115,429	8,862
非比例協約再保險 Non-proportional Treaty Reinsurance	112,745	96,785	37,339	7,413	5,744	13,854	10,952	21,571	2,397	3,474	4,153
比例協約再保險 Proportional Treaty Reinsurance	240,748	198,919	105,246	36,875	32,910	81,130	64,470	77,861	275	7,899	(13,699)
總額 Total	18,264,087	12,220,983	9,507,985	2,882,589	1,836,620	7,042,029	4,565,486	5,659,063	22,127	1,661,099	329,076

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制而成。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
 二零二零年一月至三月
 January to March 2020
 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	5,245,411	4,266,562	2,889,517	394,380	239,381	2,348,543	1,865,288	2,059,344	11,672	419,469	159,651	
	非醫療 Non-Medical	643,762	478,274	507,148	208,057	134,292	256,850	206,191	235,142	0	119,921	17,793	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	712,728	586,055	595,241	176,558	130,848	334,917	267,698	356,933	864	92,766	13,830	
	第三者 Third Party	453,121	359,788	347,837	87,669	68,595	251,410	207,771	273,532	256	50,302	(44,848)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		13,966	1,100	1,034	790	321	90,705	6	(1,160)	0	430	1,443	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	107,112	56,102	49,249	21,023	9,447	57,590	33,612	12,414	(1)	8,505	18,884	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	16,334	6,652	7,827	3,558	1,282	7,514	5,626	(1,049)	0	1,665	5,929
		承運人責任 Forwarder Liability	17,009	10,312	9,720	3,421	1,886	8,176	7,324	4,533	0	2,698	603
		船東責任保賠 Protection & Indemnity	1,406,470	575,205	131,964	48,223	41,182	207,079	94,567	183,529	782	47,952	(141,481)
	其他 Others	1,777	904	1,250	278	62	(107)	(169)	130	0	191	867	
貨運 Goods in Transit	267,275	117,033	122,271	24,178	16,070	81,929	34,970	37,393	0	30,518	38,290		
財產損壞 Property Damage	火災 Fire	1,003,837	407,921	468,181	266,566	136,357	417,966	139,695	126,763	0	129,024	76,037	
	工程 Engineering	124,931	29,840	44,981	15,855	(4,216)	86,233	40,182	42,329	0	16,759	(9,891)	
	其他 Others	151,805	67,136	82,940	36,647	22,715	61,520	26,398	24,212	(2)	14,082	21,933	
	僱員補償 Employees' Compensation (EC)	2,154,971	1,567,607	1,350,742	350,131	226,076	1,008,748	652,658	837,602	12,223	236,199	38,642	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	12,912	9,784	7,204	2,830	1,980	1,252	861	1,799	0	1,189	2,236	
	其他 Others	942,726	547,640	566,041	165,508	91,194	226,733	126,643	247,110	(4,010)	144,728	87,019	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	367,627	262,724	100,291	122,235	87,926	(388)	(1,502)	1,146	0	14,414	(3,195)	
	其他 Others	292,207	38,609	99,872	45,865	(12,950)	87,767	45,529	44,517	344	47,352	20,609	
總額 Total		13,935,981	9,389,248	7,383,310	1,973,772	1,192,448	5,534,437	3,753,348	4,486,219	22,128	1,378,164	304,351	

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 二零二零年一月至三月
January to March 2020
 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	496,318	401,289	271,152	87,423	60,048	159,563	125,152	211,076	99	25,279	(25,350)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	841,461	799,656	381,769	363,740	347,900	82,202	67,952	198,968	0	13,882	(178,981)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	17,867	10,987	10,934	6,995	2,794	22,500	22,377	12,745	0	536	(5,141)
船舶 - 損壞及法律責任 Ships, Damage & Liability	125,679	72,547	83,576	26,336	17,188	81,359	58,671	41,618	(2)	6,820	17,952
貨運 Goods in Transit	213,231	136,388	121,893	39,198	22,468	88,739	63,494	62,077	9	18,269	19,070
財產損壞 Property Damage	1,355,725	609,800	628,332	208,753	81,765	551,921	184,623	292,462	133	107,707	146,265
一般法律責任 General Liability	566,610	354,287	335,527	80,258	48,668	203,158	163,003	175,358	(2,913)	45,406	69,008
金錢損失 Pecuniary Loss	357,722	151,077	148,907	51,826	24,687	223,166	51,444	79,108	1	53,663	(8,552)
非比例協約再保險 Non-proportional Treaty Reinsurance	112,745	96,785	37,339	7,413	5,744	13,854	10,952	21,571	2,397	3,474	4,153
比例協約再保險 Proportional Treaty Reinsurance	240,748	198,919	105,246	36,875	32,910	81,130	64,470	77,861	275	7,899	(13,699)
總額 Total	4,328,106	2,831,735	2,124,675	908,817	644,172	1,507,592	812,138	1,172,844	(1)	282,935	24,725

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 二零二零年一月至三月
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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 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		463,494	361,900	357,584	119,299	79,208	199,703	156,210	204,504	423	66,901	6,548	23,877,126	68,290
	第三者 Third Party		193,141	155,315	147,990	49,116	38,850	88,542	72,874	98,913	443	23,761	(13,977)		90,499
貨車 Goods Carrying Vehicles	綜合 Comprehensive		162,052	146,414	150,404	45,061	40,719	71,178	60,911	85,113	(358)	17,086	7,844	6,288,947	18,179
	第三者 Third Party		72,812	65,273	62,877	18,901	16,801	56,485	50,462	71,136	(251)	7,989	(32,798)		17,901
拖拉機 Tractors	綜合 Comprehensive		7,847	7,080	8,929	2,806	2,578	2,464	2,278	2,089	(11)	633	3,640	539,038	1,218
	第三者 Third Party		11,423	10,092	10,683	2,549	2,293	5,582	5,058	7,378	2	1,653	(643)		1,783
的士 Taxis	綜合 Comprehensive		49,194	44,022	49,585	4,150	3,713	51,244	39,861	53,829	1,005	5,090	(14,052)	361,610	1,489
	第三者 Third Party		69,198	59,652	51,670	4,022	2,875	55,492	43,836	49,733	601	7,105	(8,644)		3,154
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	6,758	6,097	7,149	479	450	2,547	1,840	5,836	(87)	611	339	75,920	144
		第三者 Third Party	19,385	17,338	18,174	1,250	1,078	13,467	12,376	11,057	(355)	1,773	4,621		615
	紅色 Red	綜合 Comprehensive	2,497	2,294	2,237	170	167	1,063	1,053	1,117	0	256	697	21,840	41
		第三者 Third Party	8,264	7,574	7,831	615	600	6,387	5,453	9,113	(6)	887	(2,763)		194
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive		9,078	7,991	9,418	1,569	1,353	2,497	2,027	1,639	(86)	1,027	5,485	590,838	952
	第三者 Third Party		18,357	15,807	18,730	2,211	1,824	9,953	8,103	14,374	(162)	2,089	605		1,984
電單車 Motor Cycles	綜合 Comprehensive		548	512	565	78	78	20	12	27	0	110	350	11,751	127
	第三者 Third Party		22,770	19,389	19,184	6,233	5,178	8,158	5,844	9,799	0	2,915	1,292		18,981
其他 Others	綜合 Comprehensive		11,260	9,745	9,370	2,946	2,582	4,201	3,506	2,779	(22)	1,052	2,979	509,414	944
	第三者 Third Party		37,771	9,348	10,698	2,772	(904)	7,344	3,765	2,029	(16)	2,130	7,459		4,924
總額 Grand Total	所有承保範圍 All Coverage		1,165,849	945,843	943,078	264,227	199,443	586,327	475,469	630,465	1,120	143,068	(31,018)	32,276,484	231,419

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 二零二零年一月至三月
 January to March 2020
 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	3,019	2,578	3,247	853	787	1,445	1,136	2,716	(30)	276	(502)	221,410	
2 採礦及採石業 Mining & Quarrying	603	518	850	112	139	342	342	592	(45)	106	58	77,660	
3 製造業 Manufacturing	104,650	91,940	64,088	20,622	15,590	28,691	25,829	28,971	(112)	12,973	6,666	17,830,264	
4 電力, 燃氣及水務業 Electricity, Gas & Water	7,194	5,280	3,940	911	821	426	335	696	(34)	727	1,730	4,318,732	
5 a. 特別行業 Special Trades	186,926	134,438	135,621	39,053	19,914	67,636	51,701	135,387	(987)	27,347	(46,040)	15,383,936	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	20,084	14,864	13,194	3,498	3,189	8,367	4,815	2,585	(23)	1,746	5,697	944,454	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	697,794	370,721	305,470	63,563	10,209	467,950	191,116	227,823	13,211	60,567	(6,340)		72,985,644
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	236,789	182,759	145,619	52,295	40,841	63,563	52,740	78,077	19	29,334	(2,652)	50,459,919	
b. 飲食及酒店業 Restaurants & Hotels	190,536	168,327	150,038	39,812	32,006	78,189	71,758	84,129	483	24,225	9,195	16,070,621	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	228,409	175,743	127,858	28,867	17,480	70,567	58,220	76,945	(630)	22,025	12,038	17,579,914	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	304,372	267,945	204,258	58,162	49,601	90,678	80,113	120,451	637	36,262	(2,693)	151,058,795	
9 社區, 社會及個人服務業 Community, Social & Personal Services	159,689	139,633	183,989	38,280	31,882	127,392	111,254	76,029	(123)	19,148	57,053	28,624,442	
10 其他/未分類職業 Others/Non-Classified Occupations	14,906	12,861	12,570	4,103	3,617	3,502	3,299	3,201	(143)	1,463	4,432	4,672,955	
總額 Grand Total	2,154,971	1,567,607	1,350,742	350,131	226,076	1,008,748	652,658	837,602	12,223	236,199	38,642	307,243,102	72,985,644

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.