

業務行業 Trade Occupation	1. 農林、林木業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及開採石礦 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 - 按年額 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	5b. 建造業 - 按年額 5b. Construction - on Annual Wage Basis	5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	6b. 飲食及酒店業 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、按揭及地產服務業 8. Financial, Insurance, Real Estate & Business Services	9. 社區、社會及個人服務業 9. Community, Social and Personal Services	10. 其他未分類業務 10. Other/Not-Classified Occupations	總額 Total
表1：已收保費及已收保費扣除保費後淨保費 Table 1: Gross & Net Premiums after Deduction of Business Written & Ceded															
財政年度保費收入及保費總額 - 未減保費前總額 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance															
已收保費 (千)	3,498	132	95,119	5,716	118,091	112,038	23,202	315,772	173,146	152,148	135,048	302,310	158,522	16,811	1,811,798
保費扣除保費後淨保費 (千)	(1,025)	(32)	(21,013)	(913)	(26,816)	(28,743)	(2,446)	(34,886)	(65,177)	(51,911)	(22,981)	(85,330)	(38,798)	(8,517)	(326,219)
財政年度保費扣除保費後淨保費 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
保費扣除保費後淨保費 (千)	(1,230)	-	(20,814)	(2,899)	(29,077)	(33,218)	(5,891)	(115,969)	(61,775)	(26,880)	(24,983)	(80,452)	(42,977)	12,944	(662,336)
保費扣除保費後淨保費 (千)	589	-	4,793	1,062	19,898	27,826	487	21,923	15,016	13,207	11,054	18,200	18,851	1,812	152,017
保費扣除保費後淨保費 (千)	114	2	2,389	42	4,224	17,881	480	2,858	10,861	3,912	12,212	83,218	83,218	2,138	164,888

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表2：全年保費及入賬保費扣除保費後淨保費 Table 2: Total Underwriting Results, excluding discount movement for current financial year															
本年保費及入賬保費扣除保費後淨保費 (千)	4,169	881	72,444	4,810	105,537	124,342	10,296	471,244	139,811	141,582	113,942	285,514	211,480	17,335	1,883,522
本年保費及入賬保費扣除保費後淨保費 (千)	(1,877)	(146)	(18,466)	(948)	(25,806)	(28,946)	(2,338)	(40,881)	(60,860)	(32,787)	(22,557)	(83,207)	(62,773)	(6,330)	(325,152)
本年保費及入賬保費扣除保費後淨保費 (千)	(1,546)	(283)	(30,429)	(2,252)	(34,389)	(38,910)	(18,282)	(65,235)	(75,861)	(82,124)	(38,480)	(149,287)	(145,398)	(8,884)	(7,198,262)
本年保費及入賬保費扣除保費後淨保費 (千)	(412)	(78)	(8,743)	267	(12,119)	(18,424)	882	(41,705)	(5,894)	(7,788)	(5,807)	(12,685)	(15,488)	8,568	(118,981)
本年保費及入賬保費扣除保費後淨保費 (千)	(802)	(79)	(15,596)	(1,215)	(28,455)	(42,343)	(1,810)	(38,706)	(28,526)	(29,385)	(24,875)	(52,304)	(52,304)	8,341	(405,387)
本年保費及入賬保費扣除保費後淨保費 (千)	114	8	2,180	877	4,327	7,138	11	19,447	6,905	5,338	5,198	10,091	7,036	(2,878)	65,898
本年保費及入賬保費扣除保費後淨保費 (千)	388	9	8,662	608	12,008	16,381	2,881	77,348	13,026	16,279	14,975	28,594	29,785	2,905	222,416
本年保費及入賬保費扣除保費後淨保費 (千)	(427)	(133)	(19,017)	(1,388)	(19,226)	(23,730)	(2,714)	(43,726)	(29,725)	(24,108)	(19,520)	(60,887)	(27,388)	(2,897)	(265,172)
本年保費及入賬保費扣除保費後淨保費 (千)	(26)	(8)	(96)	1	(1,191)	(1,824)	(930)	(2,846)	45	(1,119)	(244)	138	(852)	(426)	(8,141)
本年保費及入賬保費扣除保費後淨保費 (千)	(401)	(130)	(14,915)	(1,387)	(18,035)	(21,908)	(1,775)	(40,889)	(29,778)	(22,987)	(18,778)	(51,074)	(51,074)	(2,270)	(251,332)
本年保費及入賬保費扣除保費後淨保費 (千)	34	49	(896)	(148)	1,461	5,792	688	(59,979)	6,792	5,762	4,801	27,894	2,582	91,949	30,043
本年保費及入賬保費扣除保費後淨保費 (千)	741	219	(8,660)	352	(4,252)	(8,394)	(11,817)	(208,169)	(5,847)	(8,442)	17,223	(14,998)	(14,998)	82,161	(184,802)
本年保費及入賬保費扣除保費後淨保費 (千)	1,344	30	25,084	606	15,978	19,842	(5,456)	143,885	35,917	13,529	13,524	63,447	23,163	1,482	353,479
本年保費及入賬保費扣除保費後淨保費 (千)	1,544	38	25,894	604	16,978	19,842	(5,456)	143,884	35,917	13,529	13,524	63,447	23,163	1,482	353,479
本年保費及入賬保費扣除保費後淨保費 (千)	29	(7)	(106)	4	(695)	271	(3,687)	255	382	(276)	146	1,717	(894)	(305)	(3,819)
本年保費及入賬保費扣除保費後淨保費 (千)	2,114	248	17,820	982	11,831	13,119	(20,690)	(64,645)	38,752	5,871	17,162	82,287	7,381	63,335	165,859

註(1)：由於受四捨五入的影響，不同統計表中的同類數字可能略有差異。

Note (1): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(2)：本表只顯示直接保費及保費扣除保費後淨保費，不包括已收保費及保費扣除保費後淨保費中未收保費扣除保費後淨保費。

Note (2): Figures in this table only covered direct onshore business, but excluded figures reported by insurers which have ceased underwriting insurance business and are in the course of running off their liabilities in Hong Kong.

註(3)：本表只顯示直接保費及保費扣除保費後淨保費，不包括已收保費及保費扣除保費後淨保費中未收保費扣除保費後淨保費。

Note (3): The statistics are provisional and classified, and therefore there is a possibility of errors/omissions 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.



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026
僱員補償風險承擔及比率
Employees' Compensation Exposure & Rates

(貨幣單位: HK\$ 千元)															
業務行業 Trade Occupation	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及採石業 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 - 按年薪 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	6b. 飲食及酒店業 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、地產及公用服務業 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. 其他未分類業務 10. Others/Non-Classified Occupations	總額 Total
毛保費 Gross Premium Written															
本年年初至今 Current Year Year-to-date	3,498	132	95,115	5,716	118,691	112,036	23,202	315,772	173,146	152,148	135,999	302,310	158,022	16,311	1,611,799
上年年初至今 Last Year Year-to-date	4,036	217	90,153	5,675	126,273	126,405	27,461	643,191	207,880	153,365	171,119	314,541	178,993	14,392	2,066,703
同業類別的百分比變化 Year-On-Year % Change	-13.4%	-39.2%	5.5%	0.8%	-6.5%	-13.4%	-15.5%	-50.9%	-16.7%	-0.8%	-20.8%	-3.9%	-11.4%	14.7%	-22.0%
年額 Annual Wage															
本年年初至今 Current Year Year-to-date	134,455	23,660	14,954,035	1,442,180	10,334,333		1,444,283		41,878,511	16,869,022	21,941,978	149,464,311	41,783,838	5,018,436	305,289,941
上年年初至今 Last Year Year-to-date	126,571	38,170	14,397,873	1,421,860	11,324,902		1,543,479		46,618,993	15,430,952	21,710,911	142,348,375	46,017,157	3,212,058	306,113,294
毛保費佔年額薪金的百分比 Gross Premium Written as % of Annual Wage															
本年年初至今 Current Year Year-to-date	2.600%	0.558%	0.636%	0.396%	1.143%		1.606%		0.413%	0.902%	0.618%	0.202%	0.379%	0.329%	0.528%
上年年初至今 Last Year Year-to-date	3.139%	0.569%	0.630%	0.395%	1.115%		1.773%		0.425%	0.904%	0.788%	0.221%	0.389%	0.448%	0.675%
合約價值 Contract Value															
本年年初至今 Current Year Year-to-date						16,249,229		41,065,277							57,314,506
上年年初至今 Last Year Year-to-date						13,749,697		99,071,940							112,821,643
毛保費佔合約價值的百分比 Gross Premium Written as % of Contract Value															
本年年初至今 Current Year Year-to-date						0.689%		0.769%							2.812%
上年年初至今 Last Year Year-to-date						0.941%		0.649%							1.832%

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私營車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 3. Tractors		4. 巴士 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. 私營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		總計 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
附註: 以下表格及分佔賬目的總數與附錄表一致 Table 1: Sales & Commission Information on Business Written & Ceded																				
財政年度保費收入及業務開支 - 未減除再保險前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (+) Gross Premium Written (+)	574,968	239,174	121,999	127,004	4,590	7,601	61,301	121,954	5,521	26,714	328	9,577	6,295	26,712	370	22,091	9,899	13,348	792,243	613,774
再保險扣回的保費 (-) Gross commission, relating to business written (-)	(135,018)	(62,607)	(32,663)	(30,103)	(1,256)	(1,838)	(3,898)	(6,496)	(187)	(1,857)	(19)	(588)	(1,167)	(3,486)	(42)	(7,107)	(2,998)	(3,145)	(177,246)	(117,216)
財政年度分佔的保費和分佔再保險的保費 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																				
分佔再保險保費 (-) Premium written, ceded to reinsurers (-)	(186,593)	(85,145)	(21,745)	(14,547)	(421)	(1,154)	(25,103)	(32,553)	(459)	(4,899)	(40)	(1,311)	(827)	(14,594)	(40)	(3,489)	(709)	(3,249)	(236,032)	(160,029)
再保險保費的總額 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	76,322	29,700	5,740	3,193	40	85	6,753	6,257	61	647	8	179	212	3,112	9	1,078	95	1,138	89,237	45,390
本財政年度在 香港承保的保費數目 (單位:百萬元) Number of policies written in Hong Kong during current financial year (in unit)	86,166	100,685	11,817	16,671	846	1,078	11,715	4,628	56	851	8	210	950	1,887	45	17,652	1,098	2,895	162,791	148,325
附註: 本表格及分佔賬目的總數與附錄表一致 Table 2: Total Underwriting Results excluding discount movement for current financial year																				
本財政年度中的溢利或虧損 (+/-) Gross earned premium in current financial year (+/-)	533,567	238,610	117,255	118,433	4,657	9,444	62,203	120,683	3,240	24,509	402	8,261	6,941	21,811	219	25,600	9,845	21,217	738,329	588,569
本財政年度中的保費開支 (-) Gross acquisition expenses incurred in current financial year (-)	(131,124)	(62,204)	(33,039)	(27,579)	(1,446)	(2,529)	(3,732)	(7,172)	(254)	(2,154)	(34)	(708)	(1,365)	(2,718)	(31)	(7,297)	(2,988)	(3,255)	(173,986)	(115,816)
對本財政年度溢利或虧損的估計 (-) Gross ultimate claims, relating to current accident year (-)	(316,247)	(132,233)	(85,732)	(75,343)	(2,374)	(4,362)	(48,554)	(98,798)	(3,584)	(19,915)	(208)	(5,771)	(4,802)	(19,402)	(119)	(12,979)	(6,079)	(12,216)	(471,865)	(387,635)
本財政年度中分佔的溢利或虧損 (+/-) Premium and commission income earned in current financial year on business ceded to reinsurers (+/-)	(2,872)	(14,013)	(70)	(1,360)	(130)	(607)	2,009	3,886	173	(1,594)	(25)	(218)	(223)	709	(36)	(1,251)	447	(3,375)	(697)	(18,115)
本財政年度中分佔的溢利或虧損 (+/-) Premium and commission income earned in current financial year on business ceded to reinsurers (+/-)	(159,444)	(71,232)	(22,685)	(13,646)	(481)	(1,430)	(28,386)	(38,932)	(453)	(4,230)	(54)	(1,322)	(784)		(60)	(3,335)	(648)	(10,078)	(212,965)	(150,955)
本財政年度中分佔的溢利或虧損 (+/-) Premium and commission income earned in current financial year on business ceded to reinsurers (+/-)	67,863	27,694	5,832	2,974	47	95	6,916	6,943	59	455	7	196	164	1,689	16	1,084	165	984	89,870	42,078
本財政年度中的估計溢利或虧損 (+/-) Expense incurred in current financial year	88,908	29,526	16,793	9,312	304	438	23,539	33,875	567	2,180	22	947	398	7,741	7	1,000	930	5,723	131,458	90,747
本財政年度中的估計溢利或虧損 (+/-) Expense incurred in current financial year	(73,084)	(28,454)	(12,038)	(14,155)	(804)	(767)	(4,139)	(8,883)	(205)	(1,262)	(16)	(444)	(881)	(1,558)	(64)	(3,575)	(930)	(1,595)	(92,871)	(61,735)
所有事件在 本財政年度中未決的估計溢利或虧損 (+/-) Changes in claims in claims liabilities for all accident years (-)	(2,996)	(2,087)	365	225	(195)	235	(648)	(1,124)	(36)	(109)	3	(62)	(36)	210	12	(52)	162	(68)	(3,369)	(2,828)
管理開支 (-) Management expenses (-)	(70,097)	(27,407)	(15,304)	(14,384)	(609)	(1,001)	(3,491)	(7,718)	(169)	(382)	(19)	(844)	(644)	(1,789)	(77)	(3,623)	(1,092)	(1,639)	(89,501)	(58,910)
未決事件估計溢利 (+/-) Change in unearned profit (+/-)	687	(1,639)	2,099	(368)	113	748	(753)	(826)	43	50	(2)	77	291	(407)	(11)	(29)	212	(95)	2,729	(2,489)
本財政年度中未決事件的淨本估溢利或虧損估計溢利或虧損 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year	7,818	(872)	(12,425)	(378)	(184)	1,038	7,145	8,928	(867)	(366)	117	1,198	84	(1,618)	(43)	475	(365)	689	1,676	8,984
本財政年度中未決事件的淨本估溢利或虧損估計溢利或虧損 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	52,498	(11,905)	14,758	(3,800)	538	(2,078)	(1,076)	5,029	(578)	2,707	93	(361)	1,323	4,825	294	1,720	2,049	4,170	69,894	(1,693)
本財政年度中未決事件的淨本估溢利或虧損估計溢利或虧損 Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	60,469	(11,905)	14,758	(3,800)	538	(2,078)	(1,076)	5,029	(578)	2,707	93	(361)	1,323	4,825	294	1,720	2,049	4,170	69,894	(1,693)
本財政年度中未決事件的淨本估溢利或虧損估計溢利或虧損 Changes in Risk Margin for claims liabilities in current financial year (-)	(2,655)	(1,589)	900	(337)	(87)	(39)	(786)	(1,550)	(106)	(208)	25	(200)	(32)	468	25	(52)	82	19	(2,645)	(3,538)
未扣減溢利或虧損 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	57,760	(14,466)	3,221	(4,913)	265	(1,078)	5,283	10,400	(1,282)	2,132	235	638	1,375	3,676	276	2,694	1,762	4,869	68,925	3,796



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Provisional Statistics on Hong Kong General Business
二零二六年一月至三月
January to March 2026
汽車風險承擔及比率
Motor Exposure & Rates

(港幣千元)
(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經營巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總計 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
毛保費 Gross Premium Written																				
本年年初至今 Current Year Year-to-date	574,966	259,174	121,999	127,004	4,590	7,601	61,301	121,554	2,521	26,714	328	9,577	6,295	26,712	370	22,091	9,869	13,348	782,240	613,774
上年年初至今 Last Year Year-to-date	533,524	258,232	131,342	123,824	4,387	8,017	55,734	131,903	3,091	26,747	337	10,202	7,477	18,189	425	21,827	12,390	26,530	748,708	626,472
期年間的百分比變化 Year-On-Year % Change	7.8%	0.4%	-7.1%	2.6%	4.6%	-5.2%	10.0%	-7.8%	-18.4%	-0.1%	-2.6%	-6.1%	-15.8%	46.9%	-12.8%	1.2%	-20.3%	-49.7%	4.5%	-1.9%
承保車輛數目 (個位數) Number of Vehicles Insured (in unit)																				
本年年初至今 Current Year Year-to-date	85,842	99,437	13,136	20,630	589	960	1,309	3,161	55	831	6	198	775	3,136	82	17,875	1,196	3,495	102,991	149,723
上年年初至今 Last Year Year-to-date	77,577	92,460	13,175	20,174	583	1,044	1,148	3,484	65	836	6	210	762	2,908	77	16,186	849	5,177	94,262	143,680
每輛承保車輛平均毛保費 Gross Premium Written per Vehicle Insured																				
本年年初至今 Current Year Year-to-date	6,698	2,606	9,287	6,156	7,793	7,916	46,831	38,454	45,840	32,147	54,692	46,367	8,112	8,518	4,518	1,236	8,252	3,819	7,595	4,099
上年年初至今 Last Year Year-to-date	6,877	2,793	9,969	6,138	7,525	7,680	48,549	37,860	47,564	32,032	56,153	48,582	9,961	9,058	5,517	1,200	14,594	5,125	7,943	4,356
保額 Sums Insured																				
本年年初至今 Current Year Year-to-date	29,311,408		4,205,264		230,701		387,314		24,529		1,950		434,577		4,999		445,062		35,045,805	
上年年初至今 Last Year Year-to-date	28,941,106		4,599,765		230,815		326,313		34,080		2,330		456,970		6,907		523,963		35,121,839	
毛保費以保額的百分比 Gross Premium Written as % of Sums Insured																				
本年年初至今 Current Year Year-to-date	1.962%		2.901%		1.990%		15.827%		10.279%		16.828%		1.448%		7.410%		2.217%		2.232%	
上年年初至今 Last Year Year-to-date	1.843%		2.855%		1.901%		17.080%		9.070%		14.460%		1.636%		6.529%		2.365%		2.132%	