



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
按業務線劃分的直接及分入再保險業務經營業績
Operating Results of Direct & Reinsurance Inward Business By Lines of Business

(港幣千元) (HK\$'000)												
一般保險業務 General Insurance Lines of Business	直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business											總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written												
毛保費 Gross Premium Written	13,440,434	3,472,284	60,101	3,585,438	644,025	7,577,321	1,976,066	2,864,394	285,924	67,025	1,189,065	35,162,075
淨保費 Net Premium Written	10,761,455	2,878,630	7,509	1,482,282	255,833	3,537,925	1,483,770	1,888,729	237,179	57,989	466,084	23,057,384
承保業績 Underwriting Results												
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	32,696	150,514	(1,947)	(35,271)	8,824	611,591	(120,356)	155,786	165,574	1,275,758	167,905	2,411,073
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	241,342	(20,146)	(7,078)	30,599	45,544	(172,938)	354,925	(79,611)	19,075	724	(12,159)	400,278
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	248,760	119,443	(9,766)	(62,396)	58,809	373,549	230,146	5,576	202,630	1,276,614	148,223	2,591,588
與本財政年度相關的保險負債淨額的淨貼現影響的變動 Change in net discounting impact of net Insurance Liabilities in current financial year	34,106	121,955	337	51,788	5,725	120,887	19,822	107,468	420	(745,741)	4,246	(278,987)
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results Including discount movement - Profit(Loss)	282,866	241,398	(9,429)	(10,608)	64,534	494,436	249,968	113,044	203,050	530,873	152,470	2,312,601
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												1,706,033
與本財政年度相關的其他收入 Other Income relating to current financial year												568,088
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(439,949)
經營業績 - 利潤(虧損) Operating Results - Profit(Loss)												4,146,773

註(1): 由於舍入除殘數的影響，不同統計表中的同樣數字可能稍有差別。
Note (1): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(2): 本統計數字屬臨時性質及未經審計，因此該等資料有可能在經最後審計時而被修改，保險業監督局已適量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承諾。
Note (2): The statistics are provisional and unaudited, and therefore there is 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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二零二六年一月至三月
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直接及分入再保險業務承保業績
Underwriting Results of Direct & Reinsurance Inward Business

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross Premium Written	8,856,524	1,428,176	8,357	2,089,595	295,002	1,803,171	345,921	1,302,372	502,392	740,953	146,518	50,163	278,205	17,847,350
淨保費 Net Premium Written	7,160,832	1,024,643	(45)	966,791	103,730	545,403	223,975	976,849	281,289	287,110	103,007	44,024	48,417	11,766,024
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	20,352	9,507	(392)	(25,941)	(9,913)	74,164	(219,463)	42,884	28,002	92,337	97,225	1,268,745	21,157	1,398,663
與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	369,909	68,961	(51)	15,637	64,851	64,929	136,315	210,633	52,521	(36,567)	1,875	(2,170)	(2,899)	943,943
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	379,753	82,943	(411)	(53,633)	62,545	141,063	(82,955)	253,174	71,272	49,989	118,777	1,266,575	17,430	2,306,521



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一般保險業務線 General Insurance Lines of Business	分入再保險業務 Reinsurance Inward Business												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written													
毛保費 Gross Premium Written	4,583,910	2,044,108	51,743	1,495,843	349,023	5,774,150	327,773	1,621,048	139,406	16,861	910,860	17,314,726	35,162,075
淨保費 Net Premium Written	3,600,623	1,853,986	7,554	515,490	152,103	2,992,523	282,947	1,320,330	134,172	13,965	417,667	11,291,360	23,057,384
承保業績 Underwriting Results													
與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	12,344	141,007	(1,556)	(9,331)	18,738	537,427	56,224	35,447	68,349	7,012	146,748	1,012,409	2,411,073
與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(128,567)	(89,107)	(7,028)	14,962	(19,307)	(237,867)	7,978	(95,564)	17,200	2,894	(9,260)	(543,666)	400,278
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(130,994)	36,500	(9,355)	(8,763)	(3,736)	232,486	59,927	(115,684)	83,854	10,038	130,794	285,067	2,591,588

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在岸直接及分入再保險業務承保業績
Underwriting Results of Onshore Direct & Reinsurance Inward Business

															(港幣千元) (HK\$'000)
一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore														
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written															
毛保費 Gross Premiums Written	8,384,642	1,395,979	6,513	861,555	280,761	1,631,125	338,974	1,272,826	492,072	660,005	146,518	50,163	269,602	15,790,737	
淨保費 Net Premium Written	6,747,343	999,020	29	372,936	99,802	528,014	217,055	952,392	276,249	265,113	103,007	44,024	51,126	10,656,109	
承保業績 Underwriting Results															
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(19,794)	7,010	150	(22,661)	(8,948)	69,308	(221,454)	36,108	24,379	81,634	97,225	1,268,745	23,084	1,334,787	
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	363,511	71,213	(5)	16,876	64,569	64,786	135,463	214,260	52,359	(77,250)	1,875	(2,170)	(4,776)	900,712	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	333,084	82,888	143	(18,280)	63,375	136,193	(85,933)	250,199	67,543	(6,131)	118,777	1,266,575	16,618	2,225,050	



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Underwriting Results of Onshore Direct & Reinsurance Inward Business

															(港幣千元) (HK\$'000)
一般保險業務 General Insurance Lines of Business	分入再保險業務 - 在岸 Reinsurance Inward Business - Onshore													合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total			
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage					
保費 Premium Written															
毛保費 Gross Premium Written	1,202,117	109,633	10	360,391	124,056	642,918	192,697	105,833	97,565	16,861	39,974	2,892,055	18,682,792		
淨保費 Net Premium Written	1,051,298	38,026	10	58,015	31,909	233,048	149,135	51,614	92,332	13,965	12,564	1,731,915	12,388,024		
承保業績 Underwriting Results															
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(577)	12,526	59	4,666	(9,578)	(170,873)	37,237	7,277	47,612	6,997	(496)	(65,150)	1,269,637		
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	1,666	18,456	(214)	(5,090)	(21,945)	134,964	12,293	1,267	10,205	2,910	(19,362)	135,149	1,035,862		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(24,120)	33,775	(179)	(1,568)	(33,908)	(37,319)	47,373	2,177	55,803	10,038	(21,581)	30,493	2,255,543		



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Underwriting Results of Offshore Direct & Reinsurance Inward Business

(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross Premium Written	471,882	32,197	1,844	1,228,040	14,241	172,046	6,947	29,546	10,320	80,948	-	-	8,603	2,056,613
淨保費 Net Premium Written	413,489	25,623	(74)	593,856	3,928	17,389	6,920	24,457	5,040	21,996	-	-	(2,709)	1,109,915
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	40,146	2,497	(541)	(3,280)	(965)	4,856	1,990	6,775	3,623	10,702	-	-	(1,927)	63,876
與過往年度相關的淨未貼現最佳估計合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	6,398	(2,252)	(46)	(1,239)	281	143	851	(3,627)	162	40,682	-	-	1,877	43,231
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	46,669	56	(554)	(35,353)	(830)	4,870	2,978	2,975	3,728	56,120	-	-	812	81,470



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一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 離岸 Reinsurance Inward Business - Offshore												合計總額 Grand Total
	船舶、航空及運輸 Marine, Aviation, and Transport					財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written													
毛保費 Gross Premium Written	3,381,793	1,934,475	51,733	1,135,452	224,967	5,131,232	135,076	1,515,216	41,840	-	870,886	14,422,670	16,479,283
淨保費 Net Premium Written	2,549,325	1,815,961	7,544	457,476	120,194	2,759,475	133,811	1,268,717	41,840	-	405,103	9,559,445	10,669,360
承保業績 Underwriting Results													
與本年度相關的淨未貼現最佳估計合眾業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	12,921	128,481	(1,614)	(13,997)	28,316	708,300	18,987	28,170	20,737	16	147,244	1,077,559	1,141,436
與過往年度相關的淨未貼現最佳估計合眾業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(130,233)	(107,562)	(6,814)	20,052	2,639	(372,831)	(4,315)	(96,831)	6,994	(16)	10,102	(678,815)	(635,584)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(106,874)	2,725	(9,176)	(7,195)	30,172	269,805	12,554	(117,861)	28,050	-	152,375	254,575	336,045