

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零一八年一月至六月
January to June 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	9,420,404	7,483,516	6,310,671	1,200,600	781,181	5,317,184	4,250,751	4,453,469	2,638	933,684	139,699
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,365,531	2,897,159	2,687,349	1,143,818	984,131	1,690,354	1,405,710	1,684,215	(14,293)	309,036	(275,740)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	84,782	21,947	19,640	13,305	3,400	46,302	14,611	10,660	(29)	4,224	1,385
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,753,605	803,001	452,028	147,054	94,435	473,350	258,586	427,430	(1,037)	93,223	(162,023)
貨運 Goods in Transit	778,980	519,915	477,680	143,129	92,753	344,798	191,582	243,521	(46)	90,594	50,858
財產損壞 Property Damage	4,650,598	2,280,372	2,178,805	1,055,011	558,232	1,573,030	715,099	837,343	(295)	492,143	291,382
一般法律責任 General Liability	5,836,492	4,151,550	3,915,716	1,051,091	677,798	2,756,873	1,970,685	2,278,086	23,856	802,459	133,517
金錢損失 Pecuniary Loss	1,506,251	724,328	764,640	327,948	70,630	304,455	91,389	212,422	804	247,987	232,797
非比例協約再保險 Non-proportional Treaty Reinsurance	127,862	117,762	67,760	8,468	8,103	38,637	37,763	97,332	(52)	6,630	(44,253)
比例協約再保險 Proportional Treaty Reinsurance	371,773	309,630	206,252	91,080	82,337	156,854	137,139	167,108	1,206	16,752	(61,151)
總額 Total	27,896,278	19,309,180	17,080,541	5,181,504	3,353,000	12,701,837	9,073,315	10,411,586	12,752	2,996,732	306,471

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
二零一八年一月至六月
January to June 2018
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	7,359,866	5,919,842	4,816,106	635,414	416,991	4,473,056	3,573,916	3,762,271	2,597	639,568	(5,321)	
	非醫療 Non-Medical	1,465,514	1,095,661	1,046,917	456,557	285,638	484,216	376,440	383,684	(23)	240,982	136,636	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,348,186	1,083,965	1,066,736	368,792	275,870	750,541	582,431	684,342	(12,983)	185,249	(65,742)	
	第三者 Third Party	760,886	617,372	597,596	167,443	129,970	514,639	422,754	471,948	(1,366)	95,635	(98,591)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		37,922	1,354	1,544	1,177	(847)	8,442	361	717	(29)	3,209	(1,506)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	183,448	110,135	94,203	40,411	25,634	101,527	56,299	151,838	(2,014)	14,807	(96,062)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	27,397	16,871	16,580	4,842	2,235	4,310	2,108	(1,943)	(1)	4,187	12,102
		承運人責任 Forwarder Liability	29,671	19,223	24,374	6,153	3,740	13,533	10,362	22,717	(5)	3,648	(5,726)
		船東責任保賠 Protection & Indemnity	1,138,121	405,887	91,914	37,054	26,549	194,949	76,073	76,310	1,024	43,796	(55,765)
		其他 Others	2,427	1,178	1,278	430	92	938	869	(592)	0	321	1,457
貨運 Goods in Transit	408,651	288,444	267,079	55,260	36,506	128,251	62,651	67,764	(5)	55,275	107,539		
財產損壞 Property Damage	火災 Fire	1,757,577	871,113	800,754	480,306	253,669	451,106	158,728	142,053	(544)	212,825	192,751	
	工程 Engineering	277,678	97,186	81,324	45,176	15,401	108,217	17,640	94,590	98	40,058	(68,823)	
	其他 Others	305,637	177,760	168,158	74,063	51,064	96,097	48,093	43,404	(2)	43,142	30,550	
一般法律責任 General Liability	僱員補償* Employees' Compensation (EC)*	3,329,480	2,617,819	2,452,016	588,523	410,014	2,062,636	1,501,637	1,581,350	20,903	443,399	(3,650)	
	業主立案法團責任 Owners' Corporation Liability	21,208	16,227	13,836	4,713	3,305	3,956	2,827	(426)	(2)	2,329	8,630	
	其他 Others	1,606,835	966,988	940,999	313,009	173,909	484,153	311,365	380,386	2,952	260,880	122,872	
	按揭擔保 Mortgage Guarantee	304,100	219,510	228,210	93,504	75,890	1,592	997	859	0	44,568	106,893	
金錢損失 Pecuniary Loss	其他 Others	642,667	287,142	188,226	75,651	(37,573)	170,428	11,282	95,000	810	103,618	26,371	
	總額 Total	21,007,271	14,813,677	12,897,850	3,448,478	2,148,057	10,052,587	7,216,833	7,956,272	11,410	2,437,496	344,615	

* 為充份反映整體市場的實際情況，以上報表並沒有涵蓋一項特殊再保險安排。

To better present the overall industry performance, a special reinsurance arrangement has not been incorporated in the table above.

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一八年一月至六月
 January to June 2018
 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	595,024	468,013	447,648	108,629	78,552	359,912	300,395	307,514	64	53,134	8,384
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,256,459	1,195,822	1,023,017	607,583	578,291	425,174	400,525	527,925	56	28,152	(111,407)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	46,860	20,593	18,096	12,128	4,247	37,860	14,250	9,943	0	1,015	2,891
船舶 - 損壞及法律責任 Ships, Damage & Liability	372,541	249,707	223,679	58,164	36,185	158,093	112,875	179,100	(41)	26,464	(18,029)
貨運 Goods in Transit	370,329	231,471	210,601	87,869	56,247	216,547	128,931	175,757	(41)	35,319	(56,681)
財產損壞 Property Damage	2,309,706	1,134,313	1,128,569	455,466	238,098	917,610	490,638	557,296	153	196,118	136,904
一般法律責任* General Liability*	878,969	550,516	508,865	144,846	90,570	206,128	154,856	316,776	3	95,851	5,665
金錢損失 Pecuniary Loss	559,484	217,676	348,204	158,793	32,313	132,435	79,110	116,563	(6)	99,801	99,533
非比例協約再保險 Non-proportional Treaty Reinsurance	127,862	117,762	67,760	8,468	8,103	38,637	37,763	97,332	(52)	6,630	(44,253)
比例協約再保險 Proportional Treaty Reinsurance	371,773	309,630	206,252	91,080	82,337	156,854	137,139	167,108	1,206	16,752	(61,151)
總額 Total	6,889,007	4,495,503	4,182,691	1,733,026	1,204,943	2,649,250	1,856,482	2,455,314	1,342	559,236	(38,144)

* 為充份反映整體市場的實際情況，以上報表並沒有涵蓋一項特殊再保險安排。

To better present the overall industry performance, a special reinsurance arrangement has not been incorporated in the table above.

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二零一八年一月至六月
January to June 2018
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		
私家車 Private Cars	綜合 Comprehensive	866,102	663,784	657,969	248,684	173,767	512,399	391,091	428,224	(13,593)	127,284	(57,713)	48,360,804	138,875	
	第三者 Third Party	321,850	249,238	239,096	91,763	68,961	163,586	128,863	156,278	(1,590)	44,152	(28,705)		163,994	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	302,294	260,133	264,818	93,485	78,322	160,054	122,947	142,548	525	36,418	7,005	12,718,575	31,601	
	第三者 Third Party	128,657	113,908	108,764	34,451	30,873	122,983	108,668	110,012	484	15,363	(47,968)		30,784	
拖拉機 Tractors	綜合 Comprehensive	29,198	25,644	22,353	10,957	9,629	10,187	9,705	5,473	2	2,104	5,145	2,019,146	3,633	
	第三者 Third Party	18,494	15,744	15,314	5,910	4,994	14,133	11,915	6,836	24	1,346	2,114		4,776	
的士 Taxis	綜合 Comprehensive	101,907	90,323	79,274	6,382	5,529	51,681	45,001	80,879	78	13,634	(20,846)	987,729	3,996	
	第三者 Third Party	110,196	93,375	93,426	6,898	4,678	112,404	92,833	113,030	136	13,439	(37,857)		5,777	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	8,532	7,468	6,596	495	432	1,959	1,568	5,159	(16)	1,098	(77)	122,513	169
		第三者 Third Party	47,755	41,678	40,398	2,614	2,158	27,762	25,167	21,838	(231)	5,118	11,515		1,498
	紅色 Red	綜合 Comprehensive	4,317	3,984	2,752	219	213	905	881	5,467	0	585	(3,513)	55,010	69
		第三者 Third Party	19,719	18,221	16,854	1,309	1,283	14,442	13,405	11,780	0	2,612	1,179		508
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	17,254	15,646	16,092	3,626	3,185	7,601	6,139	7,140	25	1,951	3,791	1,328,412	2,222	
	第三者 Third Party	36,686	33,434	27,910	5,888	5,564	29,622	22,867	27,673	(203)	3,323	(8,447)		5,067	
電單車 Motor Cycles	綜合 Comprehensive	1,231	1,086	1,075	239	215	77	70	(12)	0	261	611	25,327	214	
	第三者 Third Party	39,001	32,691	33,285	11,089	9,023	8,838	8,200	13,438	0	6,655	4,169		33,699	
其他 Others	綜合 Comprehensive	17,351	15,897	15,807	4,705	4,578	5,678	5,029	9,464	(4)	1,914	(145)	920,544	1,531	
	第三者 Third Party	38,528	19,083	22,549	7,521	2,436	20,869	10,836	11,063	14	3,627	5,409		12,200	
總額 Grand Total	所有承保範圍 All Coverage	2,109,072	1,701,337	1,664,332	536,235	405,840	1,265,180	1,005,185	1,156,290	(14,349)	280,884	(164,333)	66,538,060	440,613	

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 二零一八年一月至六月
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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	6,389	5,805	5,433	1,611	1,284	4,398	3,652	2,200	21	694	1,234	264,180	
2 採礦及採石業 Mining & Quarrying	173	171	1,112	38	104	841	841	1,136	0	27	(155)	29,675	
3 製造業 Manufacturing	183,349	167,152	125,415	39,323	33,623	65,182	61,697	73,297	437	25,322	(7,264)	38,171,088	
4 電力, 燃氣及水務業 Electricity, Gas & Water	10,745	8,545	5,724	1,723	867	8,230	3,849	(2,652)	1	2,094	5,414	5,664,529	
5 a. 特別行業 Special Trades	364,119	292,208	297,269	79,947	50,868	181,708	158,849	138,012	1,100	58,308	48,981	32,733,929	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	27,177	24,549	20,977	6,469	6,239	12,672	12,751	10,827	44	2,219	1,648	1,255,214	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	814,350	544,417	672,302	75,729	27,626	860,956	498,196	544,198	25,460	90,459	(15,441)		105,970,432
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	379,873	303,405	256,164	88,112	65,345	154,546	132,521	163,524	1,109	56,565	(30,379)	78,715,209	
b. 飲食及酒店業 Restaurants & Hotels	340,774	294,536	235,541	64,619	57,256	171,482	144,908	155,339	(9,090)	43,028	(10,992)	27,846,060	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	320,754	259,002	215,376	49,089	34,373	151,148	124,799	101,981	(21)	36,012	43,031	53,374,227	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real	460,635	394,182	316,720	91,248	75,356	182,252	141,180	173,817	1,193	61,106	5,248	228,502,896	
9 社區, 社會及個人服務業 Community, Social & Personal Services	396,038	302,535	280,314	84,308	51,653	260,464	212,125	209,118	575	64,524	(45,556)	76,110,060	
10 其他/未分類職業 Others/Non-Classified Occupations	25,104	21,312	19,669	6,307	5,420	8,757	6,269	10,553	74	3,041	581	5,526,330	
總額 Grand Total	3,329,480	2,617,819	2,452,016	588,523	410,014	2,062,636	1,501,637	1,581,350	20,903	443,399	(3,650)	548,193,397	105,970,432