

香港一般保險業務的臨時統計數字 #  
 Provisional Statistics on Hong Kong General Insurance Business #  
 二零二一年一月至六月  
 January to June 2021  
 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	9,915,161	8,260,777	7,101,072	1,033,816	732,773	6,247,622	4,949,795	4,985,298	27,329	1,045,794	309,878
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,682,625	2,184,450	2,289,940	605,347	467,297	1,686,915	1,384,949	1,436,622	(4,388)	308,327	82,082
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	85,217	19,100	22,073	7,065	4,731	29,575	26,543	16,267	0	3,611	(2,536)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,238,022	915,432	508,736	169,037	107,208	616,747	273,611	425,952	3,998	108,333	(136,755)
貨運 Goods in Transit	880,875	460,703	406,011	117,632	36,337	363,897	165,912	226,311	(48)	93,845	49,566
財產損壞 Property Damage	6,837,485	2,816,581	2,682,722	1,348,282	541,922	2,249,618	962,593	1,461,490	4,165	580,651	94,494
一般法律責任 General Liability	7,376,300	5,137,422	4,760,955	1,244,613	748,091	3,162,458	2,094,712	2,752,853	12,206	872,656	375,149
金錢損失 Pecuniary Loss	2,814,235	1,840,678	936,019	696,623	460,586	326,005	152,948	221,213	4,461	247,924	1,835
非比例協約再保險 Non-proportional Treaty Reinsurance	146,503	137,011	84,323	10,295	9,308	26,437	20,933	57,633	0	4,046	13,336
比例協約再保險 Proportional Treaty Reinsurance	404,876	336,091	249,687	102,046	91,345	172,519	123,489	136,665	2,340	12,410	6,927
總額 Total	33,381,299	22,108,245	19,041,538	5,334,756	3,199,598	14,881,793	10,155,485	11,720,304	50,063	3,277,597	793,976

# 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 Risk 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督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。保險業監督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.

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 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	8,231,558	6,884,133	5,905,836	704,172	509,056	5,548,070	4,379,408	4,321,220	25,733	814,755	235,072	
	非醫療 Non-Medical	691,724	493,831	526,843	175,292	91,290	267,612	212,469	192,826	292	186,597	55,838	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,390,057	1,123,321	1,133,766	343,124	267,456	694,214	568,376	573,279	(1,210)	179,226	115,015	
	第三者 Third Party	1,030,475	869,450	797,398	200,049	166,654	691,335	561,295	694,306	(3,235)	111,059	(171,386)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		47,406	2,713	2,584	1,218	(162)	5,148	4,454	5,476	0	2,480	(5,210)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	218,192	108,025	99,131	43,435	20,565	67,748	42,119	77,019	3,100	18,085	(19,638)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	38,843	16,026	15,592	8,274	2,556	14,830	5,669	16,193	86	3,960	(7,203)
		承運人責任 Forwarder Liability	33,918	19,629	17,981	6,631	2,564	9,929	6,668	8,495	137	4,696	2,089
		船東責任保賠 Protection & Indemnity	1,581,490	556,807	182,628	55,940	41,648	330,260	114,054	217,892	716	60,770	(138,398)
		其他 Others	3,679	1,869	1,623	507	73	1,229	716	1,364	0	278	(92)
貨運 Goods in Transit	466,954	283,864	246,752	49,442	15,461	187,921	82,827	104,722	0	55,335	71,234		
財產損壞 Property Damage	火災 Fire	2,341,493	1,061,544	991,385	567,271	277,594	800,136	246,055	196,919	6,183	262,836	247,853	
	工程 Engineering	303,386	99,352	98,934	38,976	(7,930)	93,501	36,067	59,248	8	37,697	9,911	
	其他 Others	350,283	187,053	166,941	68,777	43,729	91,580	43,306	28,569	56	60,336	34,251	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	4,077,401	3,232,938	2,858,691	661,791	458,646	2,117,387	1,453,976	1,701,488	12,981	479,932	205,644	
	業主立案法團責任 Owners' Corporation Liability	21,966	16,664	14,486	4,829	3,334	4,137	2,946	6,342	0	2,102	2,708	
	其他 Others	2,097,730	1,202,868	1,227,867	362,919	169,286	495,813	257,006	663,232	109	295,911	99,329	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	1,435,533	1,326,846	380,609	463,230	435,814	229	(2,327)	13,162	0	33,073	(101,440)	
	其他 Others	719,540	232,942	264,339	97,048	(29,593)	126,854	67,857	53,702	1,685	117,416	121,129	
總額 Total		25,081,628	17,719,875	14,933,386	3,852,925	2,468,041	11,547,933	8,082,941	8,935,454	46,641	2,726,544	756,706	

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業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 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	991,879	882,813	668,393	154,352	132,427	431,940	357,918	471,252	1,304	44,442	18,968
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	262,093	191,679	358,776	62,174	33,187	301,366	255,278	169,037	57	18,042	138,453
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	37,811	16,387	19,489	5,847	4,893	24,427	22,089	10,791	0	1,131	2,674
船舶 - 損壞及法律責任 Ships, Damage & Liability	361,900	213,076	191,781	54,250	39,802	192,751	104,385	104,989	(41)	20,544	26,487
貨運 Goods in Transit	413,921	176,839	159,259	68,190	20,876	175,976	83,085	121,589	(48)	38,510	(21,668)
財產損壞 Property Damage	3,842,323	1,468,632	1,425,462	673,258	228,529	1,264,401	637,165	1,176,754	(2,082)	219,782	(197,521)
一般法律責任 General Liability	1,179,203	684,952	659,911	215,074	116,825	545,121	380,784	381,791	(884)	94,711	67,468
金錢損失 Pecuniary Loss	659,162	280,890	291,071	136,345	54,365	198,922	87,418	154,349	2,776	97,435	(17,854)
非比例協約再保險 Non-proportional Treaty Reinsurance	146,503	137,011	84,323	10,295	9,308	26,437	20,933	57,633	0	4,046	13,336
比例協約再保險 Proportional Treaty Reinsurance	404,876	336,091	249,687	102,046	91,345	172,519	123,489	136,665	2,340	12,410	6,927
<b>Total</b>	<b>8,299,671</b>	<b>4,388,370</b>	<b>4,108,152</b>	<b>1,481,831</b>	<b>731,557</b>	<b>3,333,860</b>	<b>2,072,544</b>	<b>2,784,850</b>	<b>3,422</b>	<b>551,053</b>	<b>37,270</b>

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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 千元 \$'000	淨保費 Net Premiums 千元 \$'000	滿期保費 淨額 Net Earned Premiums 千元 \$'000	須付的佣金 毛額 Gross Commissions Payable 千元 \$'000	須付的佣金 淨額 Net Commissions Payable 千元 \$'000	已償付申索 毛額 Gross Claims Paid 千元 \$'000	已償付申索 淨額 Net Claims Paid 千元 \$'000	已承付申索 淨額 Net Claims Incurred 千元 \$'000	未過期風險 調整 Unexpired Risks Adjustment 千元 \$'000	管理開支 Management Expenses 千元 \$'000	承保利潤/ (虧損) Underwriting Profit/(Loss) 千元 \$'000	總保額 Total Sums Insured 千元 \$'000	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	947,178	729,043	721,270	237,473	173,244	415,175	329,022	356,516	(136)	129,251	62,395	49,136,383	142,444	
	第三者 Third Party	425,169	344,680	322,759	105,674	87,472	289,523	227,379	322,499	(1,053)	50,565	(136,724)		188,339	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	290,483	257,661	262,306	83,773	73,848	163,643	136,658	126,598	(66)	35,829	26,097	10,771,760	30,478	
	第三者 Third Party	180,475	165,185	144,016	44,097	38,485	127,496	109,247	173,075	(729)	20,520	(87,335)		37,859	
拖拉機 Tractors	綜合 Comprehensive	14,881	13,085	14,984	5,688	5,169	4,319	3,857	3,524	(9)	1,361	4,939	1,024,384	2,405	
	第三者 Third Party	26,935	24,055	21,849	7,156	6,379	12,930	10,636	2,224	(358)	3,126	10,478		3,942	
的士 Taxis	綜合 Comprehensive	87,063	77,455	83,257	6,315	5,782	89,414	78,922	71,768	(838)	8,253	(1,708)	661,390	2,478	
	第三者 Third Party	198,301	172,851	152,298	11,562	9,593	146,079	120,066	119,325	(333)	17,321	6,392		7,901	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	8,567	7,682	10,072	732	681	5,456	4,714	3,723	(122)	651	5,139	102,710	186
		第三者 Third Party	46,434	41,687	38,625	2,604	2,393	37,082	31,773	32,562	10	3,294	366		1,501
	紅色 Red	綜合 Comprehensive	2,996	2,746	2,953	235	230	2,766	2,675	535	0	251	1,937	26,720	56
		第三者 Third Party	19,246	17,690	15,211	1,221	1,191	13,222	11,296	6,214	1	1,625	6,180		499
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	13,647	12,778	16,054	2,700	2,564	5,382	4,951	5,197	(38)	1,517	6,814	935,524	1,689	
	第三者 Third Party	40,787	32,757	31,343	5,214	3,823	30,132	26,864	2,721	(588)	3,487	21,900		4,699	
電單車 Motor Cycles	綜合 Comprehensive	923	822	888	97	65	154	153	209	0	148	466	14,246	190	
	第三者 Third Party	54,260	47,365	45,965	15,859	13,823	15,498	13,953	18,925	0	7,959	5,258		44,145	
其他 Others	綜合 Comprehensive	24,319	22,049	21,982	6,111	5,873	7,905	7,424	5,209	(1)	1,965	8,936	1,215,014	1,965	
	第三者 Third Party	38,868	23,180	25,332	6,662	3,495	19,373	10,081	16,761	(185)	3,162	2,099		7,585	
總額 Grand Total	所有承保範圍 All Coverage	2,420,532	1,992,771	1,931,164	543,173	434,110	1,385,549	1,129,671	1,267,585	(4,445)	290,285	(56,371)	63,888,131	478,361	

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 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

(千元)  
(\$'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	5,990	5,062	6,388	1,757	1,585	3,090	2,607	1,373	43	592	2,795	218,713	
2 採礦及採石業 Mining & Quarrying	2,292	1,964	2,332	375	460	3,743	3,743	3,134	0	381	(1,643)	69,358	
3 製造業 Manufacturing	198,876	178,736	142,390	39,489	34,671	78,547	70,434	67,287	(794)	25,486	15,740	37,230,868	
4 電力, 燃氣及水務業 Electricity, Gas & Water	12,553	8,674	6,501	1,825	781	1,875	820	1,021	0	1,734	2,965	5,935,188	
5 a. 特別行業 Special Trades	378,906	282,900	264,391	81,735	48,923	201,640	144,098	161,809	(139)	45,700	8,098	29,447,834	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	38,678	33,179	28,172	8,485	7,788	6,306	6,504	9,070	83	3,165	8,066	1,801,741	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,175,667	847,456	775,830	93,980	26,927	844,853	422,860	509,081	17,794	114,111	107,917		142,396,160
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	384,303	320,424	273,832	89,411	75,049	152,467	126,937	130,783	(1,048)	54,100	14,948	81,518,024	
b. 飲食及酒店業 Restaurants & Hotels	365,802	326,679	273,443	68,211	58,554	195,191	178,142	210,840	(865)	43,588	(38,674)	26,626,256	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	329,657	266,060	241,448	50,856	37,763	160,777	133,649	123,590	(818)	34,110	46,803	46,226,007	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	620,045	525,763	436,398	114,525	96,983	230,972	181,581	221,485	(950)	78,435	40,445	241,995,576	
9 社區, 社會及個人服務業 Community, Social and Personal Services	535,429	411,426	383,861	102,606	61,727	227,158	173,605	249,068	(315)	75,819	(2,438)	94,398,634	
10 其他/未分類職業 Others/Non-Classified Occupations	29,203	24,615	23,705	8,536	7,435	10,768	8,996	12,947	(10)	2,711	622	8,109,049	
總額 Grand Total	4,077,401	3,232,938	2,858,691	661,791	458,646	2,117,387	1,453,976	1,701,488	12,981	479,932	205,644	573,577,248	142,396,160

## 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.