

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零二三年一月至六月
January to June 2023
 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	11,616,000	9,512,171	8,022,014	1,412,297	948,693	7,289,917	5,955,957	5,952,213	163	1,324,566	(203,621)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,884,312	2,247,282	2,219,016	610,785	424,641	1,352,062	1,144,135	1,414,407	4,679	353,258	22,031
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	42,171	11,415	13,632	3,489	1,797	7,092	4,364	6,654	90	1,183	3,908
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,791,299	1,012,902	570,315	201,891	128,057	567,584	265,037	278,606	165	115,353	48,134
貨運 Goods in Transit	925,747	385,606	366,898	135,060	42,428	535,379	195,594	112,370	2	113,802	98,296
財產損壞 Property Damage	7,636,698	2,717,295	2,606,515	1,407,484	500,972	2,079,004	810,847	894,863	4,988	698,788	506,904
一般法律責任 General Liability	7,745,121	5,305,778	4,952,033	1,363,250	841,512	2,801,842	1,904,760	2,480,411	28,427	925,188	676,495
金錢損失 Pecuniary Loss	2,800,216	1,629,468	1,158,590	657,228	322,990	453,945	191,334	252,304	2,923	299,673	280,700
非比例協約再保險 Non-proportional Treaty Reinsurance	165,980	144,347	87,908	10,701	10,156	16,778	14,629	68,617	2,581	5,193	1,361
比例協約再保險 Proportional Treaty Reinsurance	376,735	296,944	228,349	85,560	73,481	127,587	105,237	122,939	(739)	13,579	19,089
總額 Total	36,984,279	23,263,208	20,225,270	5,887,745	3,294,727	15,231,190	10,591,894	11,583,384	43,279	3,850,583	1,453,297

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.

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二零二三年一月至六月
January to June 2023
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 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	9,136,516	7,579,117	6,482,313	793,315	546,929	6,215,858	5,094,352	5,119,598	2,107	1,055,536	(241,857)	
	非醫療 Non-Medical	1,298,614	944,260	853,077	350,016	204,442	444,790	350,239	440,179	(178)	219,238	(10,604)	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,418,061	1,082,792	1,135,610	336,810	222,260	614,933	510,596	583,325	898	194,610	134,517	
	第三者 Third Party	1,194,664	921,340	920,005	221,552	157,314	640,253	548,538	763,191	3,778	134,193	(138,471)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		27,760	43	114	104	(879)	124	0	(838)	0	97	1,734	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	268,389	121,601	114,063	59,110	30,210	105,120	50,943	60,670	0	17,759	5,424	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	34,793	12,905	14,656	7,193	2,322	2,214	840	(2,528)	(101)	3,964	10,999
		承運人責任 Forwarder Liability	47,267	24,525	19,616	7,327	1,778	7,456	4,488	17,546	0	5,716	(5,424)
		船東責任保賠 Protection & Indemnity	1,191,243	415,231	137,329	38,837	26,344	274,607	97,677	89,470	268	38,011	(16,764)
		其他 Others	4,108	1,783	1,645	617	(5)	(1,646)	(115)	669	0	525	456
貨運 Goods in Transit	431,059	196,633	200,068	44,058	26,503	208,771	69,953	59,337	0	61,460	52,768		
財產損壞 Property Damage	火災 Fire	2,498,638	1,063,333	975,086	547,310	257,143	470,914	173,522	213,089	(6,889)	296,658	215,085	
	工程 Engineering	359,764	99,096	114,715	50,284	(9,139)	90,819	50,261	36,285	11,406	44,240	31,923	
	其他 Others	421,854	204,812	197,270	74,360	40,000	225,126	51,021	80,116	(62)	82,095	(4,879)	
	僱員補償 Employees' Compensation (EC)	4,283,938	3,464,554	3,039,663	700,905	519,261	1,959,928	1,397,879	1,675,556	29,130	492,718	322,998	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	21,906	15,958	14,132	4,738	3,232	2,634	2,091	978	0	2,833	7,089	
	其他 Others	2,335,574	1,258,612	1,279,520	424,251	203,712	463,113	292,575	651,597	368	329,804	94,039	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	1,163,015	997,936	621,424	392,837	331,945	11,491	8,951	26,426	2,233	37,547	223,273	
	其他 Others	808,408	228,896	272,121	110,626	(35,176)	337,344	116,931	148,496	699	141,980	16,122	
總額 Total		26,945,571	18,633,427	16,392,427	4,164,250	2,528,196	12,073,849	8,820,742	9,963,162	43,657	3,158,984	698,428	

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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	1,180,870	988,794	686,624	268,966	197,322	629,269	511,366	392,436	(1,766)	49,792	48,840
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	271,587	243,150	163,401	52,423	45,067	96,876	85,001	67,891	3	24,455	25,985
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	14,411	11,372	13,518	3,385	2,676	6,968	4,364	7,492	90	1,086	2,174
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,245,499	436,857	283,006	88,807	67,408	179,833	111,204	112,779	(2)	49,378	53,443
貨運 Goods in Transit	494,688	188,973	166,830	91,002	15,925	326,608	125,641	53,033	2	52,342	45,528
財產損壞 Property Damage	4,356,442	1,350,054	1,319,444	735,530	212,968	1,292,145	536,043	565,373	533	275,795	264,775
一般法律責任 General Liability	1,103,703	566,654	618,718	233,356	115,307	376,167	212,215	152,280	(1,071)	99,833	252,369
金錢損失 Pecuniary Loss	828,793	402,636	265,045	153,765	26,221	105,110	65,452	77,382	(9)	120,146	41,305
非比例協約再保險 Non-proportional Treaty Reinsurance	165,980	144,347	87,908	10,701	10,156	16,778	14,629	68,617	2,581	5,193	1,361
比例協約再保險 Proportional Treaty Reinsurance	376,735	296,944	228,349	85,560	73,481	127,587	105,237	122,939	(739)	13,579	19,089
總額 Total	10,038,708	4,629,781	3,832,843	1,723,495	766,531	3,157,341	1,771,152	1,620,222	(378)	691,599	754,869

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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	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)	總保額 Total Sums Insured	承保車輛數目 No. of Vehicles Insured
			千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	
私家車 Private Cars		綜合 Comprehensive	968,337	730,039	751,772	238,818	149,762	400,413	320,044	347,244	114	146,049	108,603	52,684,890	143,023
		第三者 Third Party	484,782	370,167	349,677	119,845	85,954	298,377	246,206	275,589	664	63,529	(76,059)		198,254
貨車 Goods Carrying Vehicles		綜合 Comprehensive	294,210	236,405	252,902	79,870	63,028	145,727	130,907	152,546	376	33,515	3,437	10,846,896	30,424
		第三者 Third Party	203,796	183,443	180,614	48,027	42,212	139,878	130,734	175,845	153	23,584	(61,180)		39,256
拖拉機 Tractors		綜合 Comprehensive	12,275	9,330	10,604	4,195	2,889	2,272	1,667	3,357	172	1,245	2,941	799,516	2,046
		第三者 Third Party	26,242	19,648	19,240	6,272	4,340	13,115	11,990	14,511	325	3,658	(3,594)		3,548
的士 Taxis		綜合 Comprehensive	96,907	65,436	76,285	4,879	(1,452)	52,670	45,139	63,775	244	9,324	4,394	609,034	2,225
		第三者 Third Party	260,497	191,236	204,561	11,973	(2)	95,945	81,230	170,440	1,788	23,839	8,496		8,222
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	7,112	6,197	7,448	529	462	4,210	3,712	4,575	16	553	1,842	75,110	159
		第三者 Third Party	46,844	39,814	39,680	3,217	2,649	16,191	14,995	37,204	(201)	3,009	(2,981)		1,500
	紅色 Red	綜合 Comprehensive	1,317	1,201	1,235	90	90	284	271	795	20	68	262	8,110	21
		第三者 Third Party	18,885	17,322	15,497	1,280	1,280	7,358	7,064	13,551	239	1,408	(981)		403
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	14,858	12,920	13,258	2,531	2,134	3,390	2,878	4,565	24	1,575	4,960	933,549	1,656
		第三者 Third Party	43,379	26,407	27,748	5,853	2,586	17,737	13,866	29,668	(10)	3,257	(7,753)		5,174
電單車 Motor Cycles		綜合 Comprehensive	851	750	663	76	55	39	32	(32)	0	196	444	12,608	213
		第三者 Third Party	56,139	49,124	53,906	18,143	16,300	26,815	22,329	30,775	706	7,953	(1,828)		46,148
其他 Others		綜合 Comprehensive	22,194	20,514	21,443	5,822	5,292	5,928	5,946	6,500	(68)	2,085	7,634	1,072,048	1,816
		第三者 Third Party	54,100	24,179	29,082	6,942	1,995	24,837	20,124	15,608	114	3,956	7,409		24,901
總額 Grand Total		所有承保範圍 All Coverage	2,612,725	2,004,132	2,055,615	558,362	379,574	1,255,186	1,059,134	1,346,516	4,676	328,803	(3,954)	67,041,761	508,989

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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	7,813	6,640	7,456	2,045	1,828	1,762	1,543	3,202	99	840	1,487	265,797	
2 採礦及採石業 Mining & Quarrying	1,593	1,378	2,078	348	431	660	660	129	0	285	1,233	58,648	
3 製造業 Manufacturing	168,790	147,013	127,714	35,050	30,297	60,702	56,037	57,515	253	20,534	19,115	34,574,135	
4 電力, 燃氣及水務業 Electricity, Gas & Water	14,870	10,253	8,379	2,137	886	839	371	1,921	8	2,015	3,549	6,713,817	
5 a. 特別行業 Special Trades	431,865	340,631	305,387	89,340	58,929	168,815	120,557	103,109	525	53,686	89,138	36,127,634	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	40,365	35,550	32,261	8,072	7,947	7,740	6,001	5,717	(179)	3,121	15,655	2,363,551	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,348,424	1,034,316	887,408	116,016	65,148	828,987	482,909	721,882	24,444	112,994	(37,060)		145,609,467
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	369,398	309,518	279,730	86,880	74,459	124,881	105,393	95,097	425	51,948	57,801	83,068,162	
b. 飲食及酒店業 Restaurants & Hotels	359,324	322,114	296,879	71,117	62,534	172,427	160,403	153,962	247	47,042	33,094	32,027,078	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	335,949	267,085	231,510	48,132	37,680	142,568	111,732	123,360	(696)	33,976	37,190	39,814,133	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	602,005	527,051	453,562	114,671	95,524	203,913	166,617	195,093	2,605	73,562	86,778	277,282,330	
9 社區, 社會及個人服務業 Community, Social and Personal Services	562,822	431,550	377,873	114,577	73,804	228,936	172,773	200,935	1,350	88,740	13,044	101,450,241	
10 其他/未分類職業 Others/Non-Classified Occupations	40,720	31,455	29,426	12,520	9,794	17,698	12,883	13,634	49	3,975	1,974	7,873,434	
總額 Grand Total	4,283,938	3,464,554	3,039,663	700,905	519,261	1,959,928	1,397,879	1,675,556	29,130	492,718	322,998	621,618,963	145,609,467

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.