

業務行業 Trade Occupation	1. 農業、林業及漁業 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、按揭及商用服務業 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：已收保費及已付賠款總額的僱員補償承保業績 Table 1: Gross & Claims Paid Total of Employees' Compensation Business Written and Ceded															
財政年度保費收入及溢餘總額 - 未減除再保險前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance															
已收保費 (1) Gross Premium Written (1)	7,381	177	174,685	11,308	227,088	253,188	35,452	765,781	316,415	293,354	247,847	618,447	474,465	31,787	5,477,353
再保險保費的扣減 (2) Gross commission, relating to business written (2)	(2,077)	(43)	(38,779)	(1,871)	(54,470)	(81,083)	(4,374)	(75,266)	(34,978)	(52,358)	(46,080)	(135,147)	(102,893)	(11,876)	(881,723)
財政年度保費收入及溢餘總額 - 減除再保險後 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
已減除再保險的保費 (3) Premium written, ceded to reinsurers (3)	(2,048)	(27)	(29,266)	(4,497)	(66,237)	(86,788)	(7,120)	(253,953)	(64,142)	(86,408)	(80,141)	(131,000)	(153,270)	(23,838)	(882,533)
再保險保費的扣減 (4) Reinsurance commission, relating to business ceded to reinsurers (4)	764	12	7,384	1,670	26,134	41,075	472	49,577	19,290	19,363	37,469	51,301	16,132	282,863	
未減除再保險保費的總額 (5) (單位) Number of policies written in Hong Kong during current financial year (in unit)	270	4	4,654	83	9,719	23,847	1,131	5,468	22,916	7,223	4,832	25,570	101,647	4,362	216,937

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表2：未扣除再保險的人賠總額的僱員補償承保業績 Table 2: Total Unrecovered Results, excluding discount movement for current financial year															
本期保費收入及溢餘的總額 (1) Gross written premium in current financial year (1)	8,258	1,538	144,074	6,260	213,264	250,880	21,847	969,214	277,737	282,815	220,124	548,324	421,188	34,880	3,428,382
本期保費收入及溢餘的總額 (2) Gross acquisition expenses incurred in current financial year (2)	(2,376)	(246)	(35,083)	(1,781)	(52,238)	(58,973)	(4,750)	(80,322)	(76,317)	(64,774)	(44,674)	(125,316)	(92,772)	(12,108)	(648,828)
本期保費收入及溢餘的總額 (3) Gross ultimate claims, relating to current accident year (3)	(2,884)	(787)	(85,094)	(3,889)	(152,759)	(125,252)	(19,242)	(89,456)	(134,488)	(161,739)	(128,264)	(287,594)	(281,274)	(12,233)	(2,226,386)
本期保費收入及溢餘的總額 (4) Ceded business result, relating to current accident year	(823)	(130)	(7,238)	284	(7,948)	(13,842)	1,746	(8,249)	(8,768)	(4,762)	(10,247)	(23,562)	(789)	(10,238)	(168,348)
本期保費收入及溢餘的總額 (5) Premium earned in current financial year on business ceded to reinsurers (5)	(1,722)	(135)	(25,339)	(2,445)	(54,216)	(83,447)	(3,328)	(80,047)	(60,047)	(50,195)	(45,777)	(115,824)	(110,624)	(24,465)	(848,143)
本期保費收入及溢餘的總額 (6) Reinsurance commission income earned in current financial year on business ceded to reinsurers (6)	618	8	6,862	1,384	23,304	34,314	85	51,628	15,546	17,200	13,384	31,871	45,032	9,467	250,814
本期保費收入及溢餘的總額 (7) Ultimate claims relating to current accident year on business ceded to reinsurers (7)	480	9	11,439	1,341	22,874	35,291	5,008	149,898	25,733	28,232	22,146	59,676	64,891	4,823	430,360
本期保費收入及溢餘的總額 (8) Expenses incurred in current financial year	(894)	(252)	(27,478)	(2,200)	(34,224)	(44,917)	(3,344)	(62,520)	(51,128)	(47,853)	(34,363)	(88,655)	(77,118)	(4,307)	(518,813)
本期保費收入及溢餘的總額 (9) Changes in claims liabilities for all accident years (9)	(46)	(24)	(55)	(16)	(1,844)	(3,282)	(411)	(1,763)	(712)	(271)	(223)	(1,317)	(198)	(882)	(118,175)
本期保費收入及溢餘的總額 (10) Management expenses (10)	(848)	(198)	(26,923)	(2,190)	(32,380)	(41,637)	(2,933)	(60,737)	(60,415)	(46,794)	(34,179)	(97,287)	(77,010)	(5,715)	(607,238)
本期保費收入及溢餘的總額 (11) Change in unrecovered profit (11)	43	169	2,826	(66)	1,741	(2,381)	(971)	(47,154)	4,975	5,317	3,228	6,824	16,391	(1,305)	(10,883)
本期保費收入及溢餘的總額 (12) Net Unrecovered Best Estimate Combined Business Results in current financial year, relating to current year	1,579	333	11,539	686	17,916	5,914	(4,987)	(195,644)	11,431	9,884	9,282	(1,846)	(6,265)	(8,259)	(143,594)
本期保費收入及溢餘的總額 (13) Changes in net ultimate claims relating to prior accident years in current financial year (13)	1,118	89	31,074	705	34,708	35,263	1,030	293,368	39,355	33,595	38,110	88,459	50,394	50	649,277
本期保費收入及溢餘的總額 (14) Net Unrecovered Best Estimate Combined Business Results in current financial year, relating to prior year	1,118	89	31,074	709	36,788	36,268	1,918	293,384	39,389	33,889	38,110	88,459	50,394	89	649,277
本期保費收入及溢餘的總額 (15) Changes in Risk Margin for claims liabilities in current financial year (15)	211	(176)	(1,485)	6	99	1,584	(950)	11,972	1,954	388	2,686	5,891	(222)	27,002	
本期保費收入及溢餘的總額 (16) Unrecovered Underwriting Results - Profit/Loss	2,806	288	41,127	1,316	54,723	42,788	(4,847)	169,792	51,777	40,243	45,828	101,285	44,445	(6,277)	532,774

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)：本期保費收入及溢餘的總額包括再保險。不同統計表中的同類數字可能略有差異，因為再保險保費收入及溢餘的總額可能由再保險人自行保留。

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)：本期保費收入及溢餘的總額包括再保險。因此再保險保費收入及溢餘的總額可能略有差異，因為再保險保費收入及溢餘的總額可能由再保險人自行保留。

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.



行業類別 Sector Occupation	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及石料業 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力、燃氣及水供應 4. Electricity, Gas & Water	5a. 特別行業 - 按年薪 5a. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	5b. 建築業 - 按年薪 5b. Construction - on Annual Wage Basis	5c. 建築業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進口/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、地產及信託服務業 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 10. Others/Non-Classified Occupations	總計 Total
毛利額 Gross Premium Written															
去年同期 Current Year Year-to-date	7,391	177	174,665	11,368	227,098	253,166	35,452	785,781	316,419	293,354	247,847	618,447	474,460	31,787	3,477,351
上季年結至今 Last Year Year-to-date	7,832	1,439	186,390	11,290	244,528	268,496	40,430	1,311,635	356,321	319,054	296,824	625,469	513,898	31,824	4,213,643
同期間的百分比變化 Year-On-Year % Change	-5.6%	-87.7%	-4.2%	0.2%	-7.1%	-5.7%	-12.3%	-40.1%	-10.9%	-8.1%	-16.4%	-1.1%	-7.6%	0.8%	-17.5%
業務額 Annual Wage															
去年同期 Current Year Year-to-date	292,212	42,356	36,002,378	7,229,067	19,405,476		2,371,717		80,579,220	32,069,986	55,932,248	308,050,557	104,603,102	9,262,719	695,841,040
上季年結至今 Last Year Year-to-date	291,432	59,759	36,389,737	7,241,443	20,862,647		2,384,560		82,503,419	31,296,468	57,185,370	289,125,290	107,712,160	8,176,054	637,804,339
毛利額佔業務額的百分比 Gross Premium Written as % of Annual Wage															
去年同期 Current Year Year-to-date	2.629%	0.417%	0.489%	0.198%	1.170%		1.469%		0.393%	0.919%	0.443%	0.201%	0.454%	0.343%	0.530%
上季年結至今 Last Year Year-to-date	2.687%	2.407%	0.512%	0.156%	1.172%		1.688%		0.431%	1.019%	0.573%	0.216%	0.477%	0.388%	0.661%
合約價值 Contract Value															
去年同期 Current Year Year-to-date						36,116,897		98,447,418							134,364,315
上季年結至今 Last Year Year-to-date						32,797,522		187,968,226							220,795,749
毛利額佔合約價值的百分比 Gross Premium Written as % of Contract Value															
去年同期 Current Year Year-to-date						0.701%		0.799%							2.584%
上季年結至今 Last Year Year-to-date						0.819%		0.698%							1.908%

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私車 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: 1. 以保費及分出保費的總額列賬者為原則 Table 1: Sales & Commission Information on Business Written & Ceded																				
財政年度保費收入及服務費總額: 未減內再保總額 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (+) Gross Premium Written (+)	1,139,540	508,314	242,476	248,288	10,160	17,408	138,896	207,504	5,004	52,237	801	19,647	13,438	44,405	546	47,833	18,807	57,229	1,588,885	1,233,085
再保險扣賬(-) 綜合(-) Gross commission, relating to business written (-)	(278,113)	(125,371)	(87,943)	(58,224)	(2,080)	(4,268)	(8,337)	(14,146)	(341)	(3,456)	(52)	(1,204)	(2,375)	(5,946)	(59)	(14,452)	(5,192)	(8,387)	(365,393)	(233,497)
財政年度分出保費總額及再保服務費總額 Financial Year Premium Ceded and Reinsurance Commission from Outd Business																				
分出保費總額(-) 綜合(-) Premium written, ceded to reinsurers (-)	(342,808)	(146,742)	(46,916)	(31,267)	(832)	(2,528)	(82,786)	(77,737)	(831)	(9,289)	(139)	(2,898)	(1,648)	(16,094)	(43)	(6,082)	(1,742)	(35,418)	(468,724)	(330,851)
再保險服務費總額(+) Reinsurance commission, relating to business ceded to reinsurers (+)	131,780	49,245	10,923	8,721	83	200	16,663	16,307	126	1,264	25	483	345	4,004	12	1,897	259	5,253	180,258	85,374
本財政年度在 香港承保的保費總額 (單位: 千元) Number of policies written in Hong Kong during current financial year (in unit)	172,877	202,888	23,282	35,318	1,962	2,242	3,423	8,316	113	1,684	15	423	1,684	3,317	55	38,019	2,516	5,581	205,069	295,798
附註: 1. 本表列明 1. 私人汽車 2. 貨車 3. 拖拉機 4. 巴士 5a. 公共小型巴士 - 綠色 5b. 公共小型巴士 - 紅色 6. 私營小型巴士及非特許經營巴士 7. 電單車 8. 其他 Table 2: Total Underwriting Results excluding discount movement for current financial year																				
本財政年度中的溢利總額 (+) Gross earned premium in current financial year (+)	1,060,310	481,043	237,049	229,690	9,473	18,599	128,902	241,685	6,348	49,146	778	18,563	13,688	40,879	422	51,092	20,339	43,317	1,506,308	1,172,014
本財政年度中的溢利總額 (-) Gross acquisition expenses incurred in current financial year (-)	(268,292)	(125,222)	(86,812)	(54,361)	(2,076)	(5,001)	(7,639)	(14,474)	(497)	(4,282)	(53)	(1,361)	(2,586)	(5,565)	(58)	(14,633)	(5,495)	(8,518)	(354,187)	(233,367)
本財政年度溢利總額 (+) Gross ultimate claims, relating to current accident year (-)	(807,501)	(347,345)	(165,426)	(156,743)	(6,310)	(8,728)	(96,486)	(204,867)	(8,576)	(43,602)	(844)	(11,707)	(9,743)	(39,698)	(84)	(22,372)	(11,787)	(28,739)	(882,979)	(798,807)
本財政年度溢利總額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(18,911)	(36,587)	1,611	3,555	(536)	(1,764)	2,554	9,817	202	(2,080)	(41)	(384)	(817)	3,150	(62)	(2,532)	(943)	(4,297)	(16,343)	(31,092)
本財政年度溢利總額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(137,568)	(142,297)	(46,830)	(28,327)	(1,006)	(2,877)	(58,759)	(75,651)	(914)	(8,425)	(120)	(2,717)	(1,623)	(15,263)	(56)	(6,216)	(2,087)	(21,409)	(429,171)	(303,175)
本財政年度溢利總額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	174,421	56,886	37,494	25,340	378	946	47,158	70,884	996	5,425	66	1,987	900	15,473	5	1,769	1,340	12,192	262,358	191,493
本財政年度溢利總額 (+) Expenses incurred in current financial year	(145,735)	(57,437)	(26,648)	(30,525)	(1,209)	(1,591)	(8,302)	(17,971)	(429)	(893)	(39)	(893)	(1,564)	(3,512)	(94)	(7,822)	(2,105)	(4,026)	(186,025)	(126,077)
本財政年度溢利總額 (+) Changes in claims liabilities for all accident years (-)	(4,932)	(3,258)	(318)	(1,995)	(53)	405	(969)	(2,440)	(74)	(46)	2	(112)	(86)	249	18	(43)	172	(311)	(8,233)	(7,555)
管理開支 (-) Management expenses (-)	(145,803)	(54,181)	(26,330)	(28,533)	(1,166)	(1,696)	(7,233)	(15,530)	(595)	(2,257)	(42)	(781)	(1,484)	(3,780)	(112)	(7,779)	(2,277)	(3,709)	(179,739)	(118,527)
本財政年度溢利總額 (+) Change in unearned profit (+)	(2,848)	(5,805)	6,317	542	(77)	676	1,221	248	36	(80)	(11)	62	228	(130)	23	(86)	454	1,164	5,344	(3,396)
本財政年度中溢利總額 (+) Net Underestimated Best Estimate Combined Business Results in current financial year, relating to current year	46,893	8,843	(13,712)	(7,846)	362	2,280	18,388	14,438	(917)	(3,231)	(16)	2,286	(793)	(4,834)	189	3,686	1,063	5,923	81,128	21,262
本財政年度中溢利總額 (+) Changes in net ultimate claims relating to prior accident years in current financial year (-)	84,318	(12,959)	22,483	(44,105)	(19)	2,088	6,705	3,708	64	9,250	240	697	2,165	(77)	448	1,808	2,885	5,351	119,388	(34,361)
本財政年度中溢利總額 (+) Net Underestimated Best Estimate Combined Business Results in current financial year, relating to prior year	84,318	(12,959)	22,483	(44,105)	(19)	2,088	6,705	3,708	64	9,250	240	697	2,165	(77)	448	1,808	2,885	5,351	119,388	(34,361)
本財政年度中溢利總額 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(2,051)	(1,064)	587	(2,880)	(89)	232	(180)	(3,127)	(203)	210	22	(379)	(262)	891	37	33	150	214	(2,870)	(5,984)
本財政年度溢利總額 - 利潤(虧損) Underestimated Underwriting Results - Profit(Loss)	127,380	(5,386)	9,357	(54,838)	253	4,500	24,876	15,915	(1,056)	6,229	252	2,803	1,110	(4,026)	674	5,521	4,096	11,488	187,544	(18,873)



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二六年一月至六月
January to June 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		總額 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	1,139,540	508,314	242,476	248,288	10,160	17,408	138,896	257,904	5,004	52,237	801	19,647	13,466	44,405	546	47,633	18,807	57,229	1,569,685	1,253,065
上年年初至今 Last Year Year-to-date	1,048,134	503,670	265,862	255,758	9,532	20,061	117,677	271,328	6,271	49,582	1,086	19,732	16,061	44,647	646	48,243	21,778	75,085	1,488,028	1,289,107
期年間的百分比變化 Year-On-Year % Change	8.7%	0.9%	-9.1%	-2.8%	6.6%	-13.2%	18.0%	-4.9%	-20.2%	5.4%	-24.8%	-0.4%	-16.2%	-0.5%	-15.5%	-1.3%	-13.6%	-24.8%	5.5%	-2.8%
承保車輛數目 (單位) Number of Vehicles Insured (in unit)																				
本年年初至今 Current Year Year-to-date	173,495	201,128	26,496	39,626	1,351	2,201	3,034	6,766	112	1,660	13	402	1,643	5,183	100	36,491	2,701	56,601	208,945	350,258
上年年初至今 Last Year Year-to-date	148,967	181,530	26,288	39,974	1,345	2,554	2,426	7,218	130	1,590	18	402	1,695	5,123	115	37,624	1,546	53,492	192,132	329,467
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	6,568	2,527	9,151	6,234	7,521	7,909	45,780	38,118	44,879	31,498	61,612	46,873	8,190	8,567	5,461	1,305	6,963	1,811	7,512	3,576
上年年初至今 Last Year Year-to-date	7,055	2,775	10,151	6,398	7,087	7,855	48,467	37,590	48,237	31,988	59,205	49,084	9,475	8,715	5,619	1,282	14,087	1,422	8,170	3,913
保額 Sums Insured																				
本年年初至今 Current Year Year-to-date	56,287,706		8,295,253		524,747		867,826		52,967		4,850		893,100		6,619		879,232		67,816,299	
上年年初至今 Last Year Year-to-date	54,905,897		9,238,523		512,869		698,166		70,350		7,740		1,142,234		9,276		1,031,010		67,215,865	
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	2.024%		2.922%		1.536%		16.095%		9.447%		16.514%		1.507%		8.251%		2.139%		2.315%	
上年年初至今 Last Year Year-to-date	1.923%		2.889%		1.859%		16.855%		8.914%		13.769%		1.406%		6.966%		2.112%		2.214%	