



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
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	24,010,705	5,829,763	122,565	4,353,258	1,374,729	15,327,029	4,068,524	5,691,106	414,772	134,902	2,417,528	63,744,882	
淨保費 Net Premium Written	18,779,607	4,620,358	23,606	1,885,467	615,787	7,765,375	3,057,416	3,736,786	308,519	117,176	1,231,517	42,141,614	
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	295,006	234,534	(311)	28,136	(550,402)	483,733	114,871	196,889	223,774	2,842,313	287,091	4,155,635	
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	379,213	121,531	(6,227)	47,489	11,769	1,007,088	586,397	(90,865)	18,184	3,778	(7,802)	2,070,554	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	530,558	342,696	(8,056)	9,538	(559,184)	1,383,536	708,978	44,374	243,662	2,846,219	259,980	5,802,301	
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	120,415	214,005	1,081	58,097	35,812	276,893	212,027	252,756	7,661	(1,420,059)	22,567	(218,745)	
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results Including discount movement - Profit(Loss)	650,973	556,701	(6,974)	67,635	(523,372)	1,660,429	921,004	297,130	251,322	1,426,159	282,547	5,583,556	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												3,991,419	
與本財政年度相關的其他收入 Other Income relating to current financial year												982,618	
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(988,309)	
經營業績 - 利潤(虧損) Operating Results - Profit(Loss)												9,569,284	

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，保險業監督局已適宜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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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)

(RMB 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 Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 借貸及其他 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	15,135,671	2,882,999	37,584	2,520,819	607,638	3,454,547	832,945	2,708,792	1,001,457	1,438,536	308,435	103,921	630,254	31,663,600
淨保費 Net Premium Written	12,145,281	2,079,496	359	909,605	216,917	1,265,065	591,587	2,011,190	595,313	542,203	213,175	91,346	192,632	20,854,169
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	276,658	70,786	(2,562)	(60,822)	(4,957)	127,088	(196,450)	69,575	78,271	(30,453)	189,341	2,831,110	49,267	3,396,851
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	486,267	109,178	385	35,603	31,878	150,981	294,427	352,439	58,669	(157,275)	341	(2,170)	28,321	1,389,044
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	739,968	181,653	(2,694)	(77,086)	28,450	282,284	111,433	438,243	132,644	(200,673)	201,432	2,828,940	74,622	4,739,216



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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	8,875,034	2,946,764	84,981	1,832,438	767,091	11,872,481	526,787	3,251,112	106,337	30,981	1,787,273	32,081,282	63,744,882
淨保費 Net Premium Written	6,634,325	2,540,862	23,247	975,862	398,871	6,500,310	454,639	2,599,270	95,344	25,830	1,038,886	21,287,445	42,141,614
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	18,347	163,748	2,251	88,958	(545,445)	356,646	241,746	149,071	34,433	11,204	237,824	758,784	4,155,635
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	(107,054)	12,353	(6,612)	11,886	(20,110)	856,108	(60,469)	7,741	17,843	5,948	(36,123)	681,510	2,070,554
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(209,409)	161,043	(5,362)	86,624	(587,634)	1,101,252	159,302	112,403	42,230	17,278	185,358	1,063,085	5,802,301

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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 Premium Written	14,293,630	2,822,713	27,972	1,068,669	590,359	3,100,442	821,234	2,656,119	981,694	1,274,059	308,435	103,921	593,006	28,642,253
淨保費 Net Premium Written	11,388,930	2,032,036	55	465,955	210,354	1,191,509	580,160	1,964,660	586,251	497,725	213,175	91,346	183,264	19,405,420
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	261,110	61,392	(15)	(1,468)	(2,903)	114,840	(200,502)	54,719	75,437	(38,959)	189,341	2,831,110	47,577	3,391,679
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	483,345	113,149	(257)	28,870	29,360	142,808	293,118	354,136	57,239	(166,639)	341	(2,170)	26,258	1,359,558
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	723,075	176,719	(270)	14,961	27,960	261,767	105,981	425,721	128,430	(218,580)	201,432	2,828,940	70,997	4,747,134



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(港幣千元)
(HK\$'000)

一般保險業務線 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	1,689,939	189,432	2,593	397,365	367,901	1,220,446	299,671	211,195	53,990	30,981	84,041	4,547,554	33,189,807
淨保費 Net Premium Written	1,384,149	74,545	2,479	75,202	93,035	574,364	229,862	116,568	42,996	25,830	39,242	2,658,272	22,063,692
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	51,220	17,013	2,425	7,908	(86,577)	(374,716)	105,660	(16,444)	14,313	11,204	13,402	(254,593)	3,137,086
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	(32,181)	(16,955)	(1,343)	(4,663)	(12,674)	(258,399)	(14,988)	(24,275)	8,993	5,948	(17,263)	(367,801)	991,757
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	1,495	839	956	1,828	(104,682)	(632,819)	82,066	(40,912)	12,865	17,278	(6,013)	(667,102)	4,080,033



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離岸直接及分入再保險業務承保業績
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		842,041	60,286	9,612	1,452,150	17,280	354,106	11,710	52,673	19,763	164,478	-	-	37,249	3,021,347
淨保費 Net Premium Written		756,352	47,460	304	443,650	6,562	73,556	11,427	46,530	9,062	44,478	-	-	9,368	1,448,749
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		15,548	9,394	(2,547)	(59,354)	(2,055)	12,247	4,052	14,856	2,834	8,506	-	-	1,690	5,172
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		2,922	(3,971)	641	6,733	2,518	8,173	1,308	(1,697)	1,430	9,365	-	-	2,063	29,486
未貼現淨承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		16,893	4,934	(2,424)	(92,048)	490	20,517	5,452	12,521	4,214	17,907	-	-	3,626	(7,919)



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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
	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	7,185,095	2,757,332	82,388	1,435,074	399,190	10,652,035	227,116	3,039,917	52,348	-	1,703,233	27,533,728	30,555,075	
淨保費 Net Premium Written	5,250,177	2,466,317	20,768	900,660	305,835	5,925,946	224,777	2,482,702	52,348	-	999,644	18,629,173	20,077,922	
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計合算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(32,873)	146,735	(173)	81,050	(458,868)	731,361	136,086	165,516	20,121	-	224,422	1,013,377	1,018,549	
與過往年度相關的淨未貼現最佳估計合算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(74,873)	29,309	(5,269)	16,549	(7,436)	1,114,507	(45,481)	32,016	8,850	-	(18,860)	1,049,311	1,078,797	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(210,904)	160,204	(6,317)	84,797	(482,952)	1,734,072	77,236	153,316	29,365	-	191,371	1,730,187	1,722,268	