

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零二二年一月至六月
January to June 2022
 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	10,332,716	8,538,652	7,395,869	1,104,638	781,716	6,458,522	5,074,489	5,314,909	(17,098)	1,102,116	214,226
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,702,833	2,221,132	2,182,680	608,026	471,700	1,404,882	1,160,388	1,274,222	4,670	357,227	74,861
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	67,082	12,514	14,545	5,381	3,429	23,747	9,271	15,404	(28)	2,707	(6,967)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,659,186	1,038,789	567,688	183,970	112,272	638,397	176,999	166,805	(1,473)	106,246	183,838
貨運 Goods in Transit	1,050,463	396,704	355,240	120,240	38,083	417,012	188,379	137,601	(282)	103,485	76,353
財產損壞 Property Damage	6,963,037	2,665,996	2,721,812	1,307,565	506,992	1,893,613	761,499	924,184	10,803	643,820	636,013
一般法律責任 General Liability	7,999,685	5,486,448	5,049,559	1,347,706	805,016	2,951,538	2,056,348	2,451,801	(16,046)	892,952	915,836
金錢損失 Pecuniary Loss	2,875,499	1,658,392	1,071,158	651,101	291,393	(257,654)	(67,899)	45,273	1,118	280,798	452,576
非比例協約再保險 Non-proportional Treaty Reinsurance	150,460	143,496	83,094	10,309	9,655	18,694	15,361	73,705	0	4,382	(4,648)
比例協約再保險 Proportional Treaty Reinsurance	400,727	331,898	254,365	85,478	75,195	133,545	112,480	161,014	1,572	13,579	3,005
總額 Total	35,201,688	22,494,021	19,696,010	5,424,414	3,095,451	13,682,296	9,487,315	10,564,918	(16,764)	3,507,312	2,545,093

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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 二零二二年一月至六月
 January to June 2022
 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	8,513,569	7,107,182	6,086,895	730,288	517,348	5,715,345	4,493,580	4,581,634	(18,479)	892,782	113,610	
	非醫療 Non-Medical	725,054	537,172	528,797	173,486	93,296	231,938	186,139	190,449	(167)	167,595	77,624	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,350,463	1,097,083	1,117,036	329,113	246,974	638,638	526,417	517,900	5,596	199,914	146,652	
	第三者 Third Party	1,061,997	878,649	881,115	210,730	171,461	627,856	534,983	645,253	(137)	139,588	(75,050)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		30,018	770	1,223	374	(812)	11,307	26	774	(28)	2,033	(744)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	257,028	127,142	108,774	48,903	22,182	131,208	56,664	65,497	(3,153)	19,587	4,661	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	37,298	14,571	15,285	7,928	2,559	22,811	6,837	546	(66)	4,271	7,975
		承運人責任 Forwarder Liability	43,698	23,951	14,018	6,741	1,215	12,765	9,276	719	(497)	5,948	6,633
		船東責任保賠 Protection & Indemnity	1,506,794	513,721	232,994	61,895	48,466	310,097	(16,019)	48,406	3	50,389	85,730
		其他 Others	4,427	2,216	2,044	613	92	1,701	953	(485)	0	342	2,095
貨運 Goods in Transit	527,122	213,988	209,832	50,375	32,738	207,853	72,849	82,909	0	67,665	26,520		
財產損壞 Property Damage	火災 Fire	2,435,339	1,024,780	986,674	538,437	249,355	496,311	180,492	219,401	(3,337)	286,082	235,173	
	工程 Engineering	360,176	84,563	108,996	42,789	(19,553)	111,096	46,258	11,750	159	46,915	69,725	
	其他 Others	384,141	229,363	199,473	78,032	55,301	96,351	57,126	59,908	(52)	87,669	(3,353)	
	僱員補償 Employees' Compensation (EC)	4,393,304	3,531,546	3,156,295	708,412	509,161	1,929,336	1,376,670	1,722,080	(25,519)	485,596	464,977	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	22,630	16,444	14,346	4,934	3,407	2,753	2,184	2,086	0	2,336	6,517	
	其他 Others	2,420,764	1,306,660	1,264,782	411,466	177,513	613,196	420,149	446,236	6,320	314,052	320,661	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	1,173,951	1,014,522	568,184	384,821	326,267	213	213	8,970	0	33,270	199,677	
	其他 Others	891,954	256,556	267,401	118,777	(44,945)	(333,129)	(133,666)	84,769	(16)	145,646	81,947	
總額 Total		26,139,727	17,980,879	15,764,164	3,908,114	2,392,025	10,827,646	7,821,131	8,688,802	(39,373)	2,951,680	1,771,030	

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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 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	1,094,093	894,298	780,177	200,864	171,072	511,239	394,770	542,826	1,548	41,739	22,992
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	290,373	245,400	184,529	68,183	53,265	138,388	98,988	111,069	(789)	17,725	3,259
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	37,064	11,744	13,322	5,007	4,241	12,440	9,245	14,630	0	674	(6,223)
船舶 - 損壞及法律責任 Ships, Damage & Liability	809,941	357,188	194,573	57,890	37,758	159,815	119,288	52,122	2,240	25,709	76,744
貨運 Goods in Transit	523,341	182,716	145,408	69,865	5,345	209,159	115,530	54,692	(282)	35,820	49,833
財產損壞 Property Damage	3,783,381	1,327,290	1,426,669	648,307	221,889	1,189,855	477,623	633,125	14,033	223,154	334,468
一般法律責任 General Liability	1,162,987	631,798	614,136	222,894	114,935	406,253	257,345	281,399	3,153	90,968	123,681
金錢損失 Pecuniary Loss	809,594	387,314	235,573	147,503	10,071	75,262	65,554	(48,466)	1,134	101,882	170,952
非比例協約再保險 Non-proportional Treaty Reinsurance	150,460	143,496	83,094	10,309	9,655	18,694	15,361	73,705	0	4,382	(4,648)
比例協約再保險 Proportional Treaty Reinsurance	400,727	331,898	254,365	85,478	75,195	133,545	112,480	161,014	1,572	13,579	3,005
總額 Total	9,061,961	4,513,142	3,931,846	1,516,300	703,426	2,854,650	1,666,184	1,876,116	22,609	555,632	774,063

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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	905,364	703,998	718,657	227,416	157,747	397,168	313,033	322,452	539	147,061	90,858	46,691,551	134,718
		第三者 Third Party	427,955	334,637	350,029	109,271	83,626	268,846	227,428	263,845	(5,991)	63,655	(55,106)		181,447
貨車 Goods Carrying Vehicles		綜合 Comprehensive	300,307	264,189	261,573	81,205	70,565	152,382	133,741	120,362	3,434	39,505	27,707	10,873,438	29,648
		第三者 Third Party	191,495	176,574	170,748	45,993	41,617	144,053	129,420	157,728	(881)	30,062	(57,778)		35,980
拖拉機 Tractors		綜合 Comprehensive	13,392	11,555	12,619	4,772	4,183	4,545	4,122	5,456	44	1,019	1,917	902,229	2,205
		第三者 Third Party	26,850	23,403	21,478	6,519	5,731	12,560	10,055	15,423	52	3,785	(3,513)		3,739
的士 Taxis		綜合 Comprehensive	84,113	74,768	77,493	6,682	6,100	65,700	57,839	54,857	1,454	6,113	8,969	571,139	1,994
		第三者 Third Party	209,262	180,414	176,415	15,904	14,423	101,327	86,483	128,751	5,415	12,417	15,409		6,894
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	7,957	7,060	8,563	703	647	5,363	5,098	5,512	(12)	1,514	902	89,900	172
		第三者 Third Party	43,575	38,463	39,458	2,849	2,603	37,041	30,366	16,653	98	8,216	11,888		1,401
	紅色 Red	綜合 Comprehensive	2,087	1,926	2,195	172	171	1,553	1,475	(846)	50	610	2,210	16,830	39
		第三者 Third Party	17,585	16,291	15,383	1,208	1,197	7,779	6,844	8,948	165	5,681	(608)		468
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	13,443	12,462	13,641	2,386	2,239	4,880	4,269	2,056	66	1,599	7,681	874,250	1,610
		第三者 Third Party	41,809	33,363	29,474	5,011	3,614	27,813	22,403	22,686	691	3,697	(1,214)		5,110
電單車 Motor Cycles		綜合 Comprehensive	950	801	884	107	50	78	78	126	(1)	168	541	12,284	193
		第三者 Third Party	57,143	50,408	51,637	16,937	14,936	16,473	14,911	21,326	51	8,448	6,876		46,772
其他 Others		綜合 Comprehensive	22,850	20,324	21,411	5,670	5,272	6,969	6,762	7,925	22	2,325	5,867	1,125,891	2,545
		第三者 Third Party	46,323	25,096	26,493	7,038	3,714	11,964	7,073	9,893	263	3,627	8,996		6,915
總額 Grand Total		所有承保範圍 All Coverage	2,412,460	1,975,732	1,998,151	539,843	418,435	1,266,494	1,061,400	1,163,153	5,459	339,502	71,602	61,157,512	461,850

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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	6,953	5,858	6,765	1,910	1,668	1,592	1,490	(307)	37	711	4,656	260,272	
2 採礦及採石業 Mining & Quarrying	1,647	1,434	2,014	327	415	1,050	1,050	918	0	364	317	50,176	
3 製造業 Manufacturing	210,609	186,634	146,338	40,996	34,707	54,683	49,194	48,005	527	24,753	38,346	37,748,135	
4 電力, 燃氣及水務業 Electricity, Gas & Water	14,771	10,313	7,489	2,031	725	2,988	1,742	732	1	2,078	3,953	6,138,235	
5 a. 特別行業 Special Trades	392,618	300,301	289,166	87,042	54,099	247,299	164,796	128,452	(333)	51,588	55,360	34,019,338	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	37,414	33,440	29,329	8,713	8,248	6,984	6,443	8,172	20	2,721	10,168	2,098,454	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,424,911	1,107,919	1,020,306	121,006	62,637	719,899	428,484	702,158	(27,741)	106,452	176,800		146,495,184
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	383,105	320,360	279,817	89,237	74,562	146,905	123,255	123,312	856	54,876	26,211	80,153,274	
b. 飲食及酒店業 Restaurants & Hotels	362,110	323,975	285,444	70,199	61,893	173,120	157,281	154,793	(247)	47,821	21,184	30,164,955	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	344,938	266,165	223,959	50,715	35,090	151,350	116,129	147,179	101	34,712	6,877	37,344,442	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	648,222	535,801	462,982	117,995	96,116	213,464	165,675	189,121	600	82,712	94,433	249,726,063	
9 社區, 社會及個人服務業 Community, Social and Personal Services	535,395	414,156	377,856	108,673	70,758	201,612	154,608	207,581	628	73,801	25,088	101,550,605	
10 其他/未分類職業 Others/Non-Classified Occupations	30,611	25,190	24,830	9,568	8,243	8,390	6,523	11,964	32	3,007	1,584	7,511,139	
總額 Grand Total	4,393,304	3,531,546	3,156,295	708,412	509,161	1,929,336	1,376,670	1,722,080	(25,519)	485,596	464,977	586,765,088	146,495,184

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.