

香港一般保險業務的臨時統計數字 #
 Provisional Statistics on Hong Kong General Insurance Business #
 二零二零年一月至九月
 January to September 2020
 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	14,570,060	11,861,853	10,693,136	1,715,230	1,142,453	8,266,137	6,480,215	7,074,570	9,926	1,614,626	851,561
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	5,001,656	4,229,662	3,983,502	1,427,177	1,193,281	2,475,397	2,035,916	2,590,586	(1,754)	467,677	(266,288)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	89,369	11,613	20,450	11,466	4,087	132,321	34,420	42,794	0	3,139	(29,570)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,463,980	1,135,074	673,470	216,130	137,186	787,311	427,054	565,612	987	112,399	(142,714)
貨運 Goods in Transit	1,211,671	650,036	645,927	182,061	92,851	507,764	311,774	318,574	(62)	127,649	106,915
財產損壞 Property Damage	10,045,375	4,564,810	4,274,821	1,808,711	792,503	3,771,611	1,459,605	2,092,102	(1,872)	809,140	582,948
一般法律責任 General Liability	10,758,956	7,439,755	6,937,924	1,791,331	1,118,242	4,721,064	3,141,748	3,994,691	1,009	1,239,305	584,677
金錢損失 Pecuniary Loss	3,603,877	2,328,882	1,179,367	895,808	526,197	1,082,802	361,815	555,544	590	352,577	(255,541)
非比例協約再保險 Non-proportional Treaty Reinsurance	180,651	156,670	125,644	13,381	11,381	83,377	66,518	74,317	4,107	5,759	30,080
比例協約再保險 Proportional Treaty Reinsurance	571,637	466,885	369,316	98,285	84,760	294,735	236,496	292,447	428	19,005	(27,324)
總額 Total	48,497,232	32,845,240	28,903,557	8,159,580	5,102,941	22,122,519	14,555,561	17,601,237	13,359	4,751,276	1,434,744

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.

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零二零年一月至九月
January to September 2020
 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	12,090,571	9,979,163	8,761,473	1,086,062	741,099	7,079,755	5,574,626	6,058,741	9,642	1,256,738	695,253	
	非醫療 Non-Medical	1,409,618	1,038,719	1,158,842	416,703	256,055	692,035	525,309	428,681	185	303,512	170,409	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,166,508	1,763,258	1,739,480	539,642	403,787	1,062,595	857,514	998,031	(2,324)	271,337	68,649	
	第三者 Third Party	1,414,097	1,167,892	1,061,272	270,920	219,207	888,636	710,593	967,695	643	149,830	(276,103)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		48,869	2,626	2,747	2,009	(118)	98,088	948	(382)	0	1,664	1,583	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	300,284	158,694	142,439	58,994	29,439	160,148	82,690	101,893	728	25,026	(14,647)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	55,979	26,440	24,765	11,728	4,425	24,163	14,181	9,038	18	5,137	6,147
		承運人責任 Forwarder Liability	60,768	28,182	29,993	13,139	7,091	23,850	18,903	11,039	0	7,001	4,862
		船東責任保賠 Protection & Indemnity	1,440,139	545,872	135,887	47,709	38,419	251,757	108,684	202,406	1,193	47,682	(153,813)
		其他 Others	5,078	2,652	2,947	744	189	4,770	2,717	2,987	(1)	436	(664)
貨運 Goods in Transit	621,480	358,630	349,822	75,742	48,933	214,396	123,139	135,598	(21)	76,737	88,575		
財產損壞 Property Damage	火災 Fire	3,372,656	1,467,064	1,367,917	830,818	404,070	1,430,135	388,264	353,354	836	367,962	241,695	
	工程 Engineering	444,184	126,692	145,169	56,102	(17,221)	253,903	93,257	48,253	(179)	53,675	60,641	
	其他 Others	499,135	270,327	251,915	114,923	72,708	182,826	75,734	76,117	(12)	59,810	43,292	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	6,188,902	4,617,199	4,136,756	1,004,649	659,141	3,124,896	1,981,448	2,466,566	7,673	695,611	307,765	
	業主立案法團責任 Owners' Corporation Liability	30,382	22,678	21,577	6,986	4,828	2,988	2,204	7,664	(1)	2,928	6,158	
	其他 Others	2,878,939	1,754,650	1,718,159	507,815	283,532	648,720	390,652	876,502	(65)	406,575	151,615	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	1,580,524	1,341,045	351,555	540,316	469,880	2,972	1,533	16,327	0	47,002	(181,654)	
	其他 Others	1,000,716	382,979	326,622	142,181	(33,776)	598,784	213,193	175,180	569	142,077	42,572	
總額 Total		35,608,829	25,054,762	21,729,337	5,727,182	3,591,688	16,745,417	11,165,589	12,935,690	18,884	3,920,740	1,262,335	

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零二零年一月至九月
 January to September 2020
 分入再保險業務
 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	1,069,871	843,971	772,821	212,465	145,299	494,347	380,280	587,148	99	54,376	(14,101)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,421,051	1,298,512	1,182,750	616,615	570,287	524,166	467,809	624,860	(73)	46,510	(58,834)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	40,500	8,987	17,703	9,457	4,205	34,233	33,472	43,176	0	1,475	(31,153)
船舶 - 損壞及法律責任 Ships, Damage & Liability	601,732	373,234	337,439	83,816	57,623	322,623	199,879	238,249	(951)	27,117	15,401
貨運 Goods in Transit	590,191	291,406	296,105	106,319	43,918	293,368	188,635	182,976	(41)	50,912	18,340
財產損壞 Property Damage	5,729,400	2,700,727	2,509,820	806,868	332,946	1,904,747	902,350	1,614,378	(2,517)	327,693	237,320
一般法律責任 General Liability	1,660,733	1,045,228	1,061,432	271,881	170,741	944,460	767,444	643,959	(6,598)	134,191	119,139
金錢損失 Pecuniary Loss	1,022,637	604,858	501,190	213,311	90,093	481,046	147,089	364,037	21	163,498	(116,459)
非比例協約再保險 Non-proportional Treaty Reinsurance	180,651	156,670	125,644	13,381	11,381	83,377	66,518	74,317	4,107	5,759	30,080
比例協約再保險 Proportional Treaty Reinsurance	571,637	466,885	369,316	98,285	84,760	294,735	236,496	292,447	428	19,005	(27,324)
總額 Total	12,888,403	7,790,478	7,174,220	2,432,398	1,511,253	5,377,102	3,389,972	4,665,547	(5,525)	830,536	172,409

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零二零年一月至九月
 January to September 2020
 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 港幣千元 HK\$'000	淨保費 Net Premiums 港幣千元 HK\$'000	滿期保費 淨額 Net Earned Premiums 港幣千元 HK\$'000	須付的佣金 毛額 Gross Commissions Payable 港幣千元 HK\$'000	須付的佣金 淨額 Net Commissions Payable 港幣千元 HK\$'000	已償付申索 毛額 Gross Claims Paid 港幣千元 HK\$'000	已償付申索 淨額 Net Claims Paid 港幣千元 HK\$'000	已承付申索 淨額 Net Claims Incurred 港幣千元 HK\$'000	未過期風險 調整 Unexpired Risks Adjustment 港幣千元 HK\$'000	管理開支 Management Expenses 港幣千元 HK\$'000	承保利潤 / (虧損) Underwriting Profit/(Loss) 港幣千元 HK\$'000	保額 Sums Insured 港幣千元 HK\$'000	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	1,412,697	1,096,684	1,065,114	366,850	252,251	633,103	492,991	588,164	(1,076)	193,968	31,807	69,830,374	206,829	
	第三者 Third Party	583,581	474,754	445,473	149,291	118,125	338,878	258,860	389,471	1,314	67,799	(131,236)		268,838	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	487,577	428,814	421,674	135,825	117,843	238,826	203,698	248,377	(1,471)	52,113	4,812	17,596,883	48,701	
	第三者 Third Party	234,309	208,583	190,629	54,034	46,883	182,401	150,533	222,273	(1,466)	24,661	(101,722)		49,903	
拖拉機 Tractors	綜合 Comprehensive	28,307	26,407	25,734	9,277	8,785	8,391	7,418	6,281	(30)	2,521	8,177	1,894,974	4,191	
	第三者 Third Party	40,963	35,586	32,195	8,662	7,898	17,886	15,842	48,886	(140)	5,214	(29,663)		6,172	
的士 Taxis	綜合 Comprehensive	148,569	131,811	143,874	11,350	10,231	153,266	128,172	120,475	833	14,594	(2,259)	1,053,222	4,428	
	第三者 Third Party	240,562	210,778	170,134	13,514	11,057	185,010	151,860	167,270	1,556	22,502	(32,251)		9,931	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	17,913	16,232	20,900	1,388	1,310	6,471	5,373	16,696	(281)	1,446	1,729	199,840	387
		第三者 Third Party	63,039	56,428	54,809	3,706	3,282	54,726	49,511	47,954	(73)	4,871	(1,225)		2,033
	紅色 Red	綜合 Comprehensive	6,022	5,523	6,277	480	470	3,879	3,719	3,827	(24)	554	1,450	48,530	108
		第三者 Third Party	24,526	22,536	23,168	1,817	1,778	26,694	25,405	16,073	(85)	2,313	3,089		610
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	30,271	27,799	26,466	5,666	5,152	8,251	7,325	5,225	(149)	3,133	13,105	2,207,290	3,902	
	第三者 Third Party	63,549	58,139	52,071	10,619	10,144	34,262	28,789	36,961	(307)	6,026	(753)		8,274	
電單車 Motor Cycles	綜合 Comprehensive	1,483	1,363	1,336	189	140	69	54	47	(1)	271	879	22,864	277	
	第三者 Third Party	72,457	62,546	58,904	19,705	16,360	19,547	16,153	22,868	(44)	9,536	10,184		59,151	
其他 Others	綜合 Comprehensive	33,669	28,625	28,105	8,617	7,605	10,339	8,764	8,939	(125)	2,737	8,949	1,612,515	2,842	
	第三者 Third Party	91,111	38,542	33,889	9,572	3,680	29,232	13,640	15,939	(112)	6,908	7,474		14,041	
總額 Grand Total	所有承保範圍 All Coverage	3,580,605	2,931,150	2,800,752	810,562	622,994	1,951,231	1,568,107	1,965,726	(1,681)	421,167	(207,454)	94,466,492	690,618	

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零二零年一月至九月
 January to September 2020
 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	13,169	11,510	9,626	3,061	2,725	5,462	4,683	6,966	(30)	1,264	(1,299)	638,678	
2 採礦及採石業 Mining & Quarrying	3,255	2,982	2,230	483	417	661	661	2,912	(73)	308	(1,334)	296,070	
3 製造業 Manufacturing	279,785	248,641	209,413	59,047	50,389	96,506	87,551	89,790	(3,099)	36,646	35,687	51,948,145	
4 電力, 燃氣及水務業 Electricity, Gas & Water	13,520	10,163	10,354	2,241	1,469	5,118	2,485	1,882	(55)	1,870	5,188	6,335,057	
5 a. 特別行業 Special Trades	565,144	421,331	404,037	118,555	69,980	237,656	181,239	249,676	(1,504)	71,123	14,762	47,573,213	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	53,273	45,118	39,137	11,591	10,893	19,829	14,695	1,057	(46)	3,909	23,324	2,371,383	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,921,315	1,146,058	1,003,499	162,049	26,076	1,440,288	596,329	806,745	22,182	168,175	(19,679)		218,332,369
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	557,256	466,682	420,138	138,170	118,611	200,099	171,637	184,827	(451)	72,142	45,009	116,735,914	
b. 飲食及酒店業 Restaurants & Hotels	545,359	474,421	438,325	108,029	94,558	259,872	235,204	252,375	(4,797)	64,209	31,980	44,497,833	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	517,201	400,278	354,875	80,659	58,985	215,705	180,364	248,576	(1,436)	52,991	(4,241)	64,204,965	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	838,568	716,422	636,179	171,127	142,119	280,412	217,900	311,397	(1,629)	107,677	76,615	347,345,778	
9 社區, 社會及個人服務業 Community, Social and Personal Services	837,936	637,435	576,560	137,724	72,443	350,536	278,662	298,684	(1,346)	111,284	95,495	137,448,809	
10 其他/未分類職業 Others/Non-Classified Occupations	43,121	36,158	32,383	11,913	10,476	12,752	10,038	11,679	(43)	4,013	6,258	10,763,509	
總額 Grand Total	6,188,902	4,617,199	4,136,756	1,004,649	659,141	3,124,896	1,981,448	2,466,566	7,673	695,611	307,765	830,159,354	218,332,369

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.