

業務行業 Trade Occupation	1. 農林、林木業及漁業 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	總計 Total
總計：已承保及已出保業務的僱員補償承保業績 Table 1: Gross & Combined Underwriting Results on Business Written & Ceded															
財政年度僱員補償收入及溢利總額 - 未減除再保溢利 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance															
毛保費 (1) Gross Premium Written (1)	15,394	2,499	254,722	14,562	385,738	433,874	49,929	1,714,748	477,492	488,811	407,780	874,892	769,776	50,774	5,918,834
再保轉帳的保費扣減 (2) Gross commission, relating to business written (2)	(4,083)	(443)	(56,972)	(2,254)	(83,231)	(90,895)	(8,789)	(139,166)	(123,043)	(97,851)	(73,710)	(189,081)	(143,782)	(17,084)	(1,028,823)
財政年度淨已出保業務溢利及溢利再保的僱員補償 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
再保溢利再保的僱員補償 (3) Premium written, ceded to reinsurers (3)	(2,148)	(942)	(35,281)	(4,394)	(95,289)	(83,841)	(10,899)	(992,839)	(89,949)	(89,778)	(74,938)	(198,791)	(165,626)	(14,342)	(1,382,939)
再保溢利再保的僱員補償扣減 (4) Reinsurance commission, relating to business ceded to reinsurers (4)	688	9	7,819	1,330	22,098	34,481	909	107,295	17,826	18,481	43,798	53,848	5,978	330,475	330,475
本財政年度僱員補償的淨溢利 (總計) Number of policies written in Hong Kong during current financial year (in unit)	377	5	7,338	962	13,916	34,745	2,732	6,634	34,831	11,846	6,355	36,089	187,617	7,389	329,840

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總計：未減除再保的人員補償變動及變動再保的僱員補償 Table 2: Total Underwriting Results, excluding discount movement for current financial year															
本財政年度淨已出保業務溢利 (1) Gross netted premium in current financial year (1)	13,987	2,498	222,894	11,264	326,788	417,381	51,240	1,501,118	447,853	458,489	369,001	811,394	705,188	54,017	5,791,130
本財政年度淨已出保業務溢利扣減 (2) Gross acquisition expenses incurred in current financial year (2)	(3,892)	(472)	(53,268)	(2,134)	(87,263)	(88,821)	(8,898)	(145,945)	(123,736)	(108,955)	(73,162)	(182,721)	(177,862)	(17,862)	(1,018,938)
本財政年度淨已出保業務溢利扣減 (3) Gross ultimate claims, relating to current accident year (3)	(8,610)	(871)	(150,692)	(4,754)	(173,842)	(201,417)	(35,593)	(1,523,695)	(218,354)	(289,836)	(221,959)	(423,580)	(484,180)	(16,874)	(3,681,853)
本財政年度淨已出保業務溢利扣減 (4) Ceded business result, relating to current accident year	(548)	(238)	(8,269)	(443)	(11,987)	(8,308)	(3,916)	(148,076)	(15,752)	(11,544)	(12,757)	(40,589)	(9,798)	(8,684)	(278,879)
本財政年度淨已出保業務溢利扣減 (5) Premium earned in current financial year on business ceded to reinsurers (5)	(1,907)	(232)	(29,651)	(3,434)	(58,331)	(78,840)	(16,737)	(80,059)	(84,274)	(84,869)	(180,237)	(144,691)	(144,691)	(15,218)	(1,345,834)
本財政年度淨已出保業務溢利扣減 (6) Reinsurance commission income earned in current financial year on business ceded to reinsurers (6)	597	4	7,175	1,368	29,919	33,030	1,088	107,868	17,238	17,895	15,480	40,916	51,539	5,790	314,838
本財政年度淨已出保業務溢利扣減 (7) Ultimate claims relating to current accident year on business ceded to reinsurers (7)	763	83	14,177	1,683	25,426	37,304	11,739	307,119	27,081	34,775	36,822	78,728	83,394	4,864	733,888
本財政年度淨已出保業務溢利扣減 (8) Expenses incurred in current financial year	(1,672)	(192)	(37,003)	(2,374)	(84,161)	(77,218)	(3,180)	(160,224)	(78,434)	(76,960)	(51,446)	(133,699)	(129,488)	(8,574)	(810,674)
本財政年度淨已出保業務溢利扣減 (9) Changes in claims or claims liabilities for all accident years (9)	(3)	(7)	(428)	10	(4,186)	(4,425)	1,086	(8,209)	(967)	1,513	248	(790)	(4,319)	(1,242)	(19,870)
管理開支 (1) Management expenses (1)	(1,688)	(195)	(36,576)	(2,384)	(81,995)	(72,700)	(4,291)	(77,527)	(72,903)	(72,903)	(51,893)	(132,939)	(125,147)	(7,332)	(791,304)
本財政年度淨已出保業務溢利扣減 (10) Change in unearned profit (10)	(7)	(87)	7,326	245	8,498	3,180	(399)	55,982	9,887	4,809	9,094	13,099	14,619	299	94,017
本財政年度淨已出保業務溢利扣減 (11) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to current year	1,859	643	39,879	1,894	5,990	47,814	1,994	(21,769)	20,884	7,885	18,823	33,823	(43,682)	6,363	116,949
本財政年度淨已出保業務溢利扣減 (12) Changes in net ultimate claims relating to prior accident years in current financial year (12)	3,247	70	35,459	1,202	24,489	44,381	14,592	195,413	61,758	81,838	73,181	132,139	87,573	(101)	725,252
本財政年度淨已出保業務溢利扣減 (13) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to prior year	3,247	70	35,459	1,202	24,489	44,381	14,592	195,413	61,758	81,838	73,181	132,139	87,573	(101)	725,252
本財政年度淨已出保業務溢利扣減 (14) Changes in Risk Margin for claims liabilities in current financial year (14)	184	(176)	486	53	(1,793)	2,567	799	(5,422)	(837)	2,844	3,363	999	(6,339)	(87)	(2,781)
本財政年度淨已出保業務溢利扣減 (15) Underdiscounted Underwriting Results - Profit/(Loss)	5,291	699	69,734	3,056	32,717	94,962	16,995	168,289	82,811	92,847	95,368	166,961	6,194	6,115	835,489

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)：本財政年度淨已出保業務溢利扣減 (2) 不包括已出保的再保溢利及已出保的再保溢利扣減，但包括再保溢利扣減。

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)：本財政年度淨已出保業務溢利扣減 (3) 不包括已出保的再保溢利扣減，但包括再保溢利扣減。

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.



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至九月
January to September 2025
僱員補償風險承擔及比率
Employees' Compensation Exposure & Rates

(港幣千元)

(HK\$'000)

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毛保費 Gross Premium Written															
本年年初至今 Current Year Year-to-date	15,394	2,499	234,722	14,582	365,739	453,874	49,929	1,714,740	477,462	469,011	407,780	874,800	769,776	55,774	5,916,034
上年年初至今 Last Year Year-to-date	16,865	3,944	263,685	15,747	417,506	389,397	45,954	1,785,218	475,255	498,634	436,564	832,803	845,293	52,452	6,079,380
同業額的百分比變化 Year-On-Year % Change	-8.7%	-36.6%	-3.4%	-7.5%	-12.4%	16.9%	8.6%	-3.9%	0.5%	-4.7%	-4.6%	5.0%	-8.9%	-3.1%	-2.7%
年額 Annual Wage															
本年年初至今 Current Year Year-to-date	610,650	211,216	48,357,443	7,582,805	30,785,360		3,427,774	114,207,922	48,622,686	71,525,666	407,479,233	266,131,585	13,296,284		1,012,238,625
上年年初至今 Last Year Year-to-date	615,157	338,614	50,992,000	7,329,816	34,210,655		2,708,240	105,380,778	48,689,866	64,087,617	388,343,460	349,577,351	15,169,432		947,436,616
毛保費佔年額的百分比 Gross Premium Written as % of Annual Wage															
本年年初至今 Current Year Year-to-date	2.521%	1.183%	0.527%	0.192%	1.188%		1.457%	0.418%	0.956%	0.570%	0.215%	0.289%	0.382%		0.585%
上年年初至今 Last Year Year-to-date	2.742%	1.165%	0.517%	0.215%	1.220%		1.697%	0.451%	1.024%	0.681%	0.220%	0.339%	0.345%		0.642%
合約價值 Contract Value															
本年年初至今 Current Year Year-to-date						56,622,878		231,363,920							287,986,805
上年年初至今 Last Year Year-to-date						40,235,420		207,204,739							247,440,154
毛保費佔合約價值的百分比 Gross Premium Written as % of Contract Value															
本年年初至今 Current Year Year-to-date						0.801%		0.741%							2.055%
上年年初至今 Last Year Year-to-date						0.998%		0.862%							2.457%

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: 以保費及分出賠款計算的營業內溢利或虧損 Table 1: Sales & Commission Income from Business Written & Ceded																				
財政年度保費收入及溢利總額: 未減除再保溢利 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (+) Gross Premium Written (+)	1,584,370	746,578	405,261	388,455	15,743	31,465	182,260	389,132	9,830	76,611	1,513	27,695	23,498	66,429	863	73,948	37,026	90,452	2,280,865	1,880,763
再保費扣減(附註1)總額 (-) Gross commission, relating to business written (-)	(381,633)	(189,946)	(110,136)	(86,497)	(4,655)	(7,942)	(10,767)	(22,252)	(694)	(5,005)	(93)	(1,729)	(4,105)	(9,210)	(109)	(24,331)	(8,755)	(9,922)	(520,946)	(358,835)
財政年度溢利或虧損總額及溢利再保溢利總額 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																				
分出保費總額 (-) 附註(保費) Premium written, ceded to reinsurers (-)	(401,410)	(197,447)	(75,345)	(43,444)	(2,613)	(5,113)	(87,603)	(125,051)	(1,642)	(13,170)	(210)	(4,283)	(2,634)	(9,657)	(234)	(9,694)	(4,591)	(52,438)	(576,772)	(474,589)
再保費扣減(附註1)總額 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	154,449	81,905	14,388	9,238	148	303	15,854	16,412	177	1,348	21	436	657	3,888	79	2,467	763	8,009	186,535	186,002
本財政年度在 香港承保的保單數目 (單位:萬) Number of policies written in Hong Kong during current financial year (in unit)	231,673	278,206	36,963	55,232	2,758	4,232	4,718	12,883	209	2,428	26	576	2,767	5,828	99	56,196	2,425	8,328	286,572	421,879
附註: 本表顯示了入賬保險的綜合保險業務 Table 2: Total Underwriting Results excluding discount movement for current financial year																				
本財政年度中的溢利總額 毛額 (+) Gross earned premium in current financial year (+)	1,586,025	711,496	384,310	340,622	14,768	31,411	180,969	381,959	11,100	72,082	1,236	25,353	23,543	55,812	860	78,942	38,615	77,146	2,219,426	1,774,624
本財政年度中的溢利總額 淨額 (-) Gross acquisition expenses incurred in current financial year (-)	(401,680)	(182,607)	(107,521)	(81,191)	(4,874)	(8,423)	(9,332)	(23,180)	(860)	(6,636)	(103)	(2,096)	(4,335)	(8,456)	(113)	(24,646)	(8,588)	(9,955)	(537,363)	(347,046)
本財政年度溢利總額淨額 毛額 (+) Gross ultimate claims, relating to current accident year (-)	(653,556)	(383,977)	(272,262)	(222,445)	(5,960)	(15,053)	(130,642)	(308,322)	(8,318)	(55,664)	(978)	(19,832)	(16,402)	(55,194)	(277)	(34,759)	(22,622)	(46,676)	(1,411,208)	(1,136,518)
本財政年度溢利總額淨額 毛額 (+) Gross ultimate claims, relating to current accident year (-)	408	(98,862)	3,867	(7,351)	(2,006)	(3,059)	4,990	7,614	(713)	(6,490)	(84)	(1,458)	(955)	8,294	(127)	(3,734)	(1,788)	(8,317)	3,361	(71,394)
再保費扣減(附註1)總額 (+) Premium earned in current financial year on business ceded to reinsurers (+)	(397,735)	(182,536)	(75,307)	(36,583)	(2,541)	(4,765)	(74,465)	(110,853)	(1,451)	(11,401)	(136)	(3,103)	(3,124)	(17,158)	(266)	(10,338)	(5,563)	(39,767)	(560,629)	(416,505)
本財政年度中分出保費的溢利或虧損總額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	149,389	98,850	13,961	7,855	175	358	13,078	15,531	138	1,013	8	218	621	2,840	100	2,862	751	2,916	179,239	97,571
本財政年度中溢利總額淨額 毛額 (+) Ultimate claims relating to current accident year on business ceded to reinsurers (+)	249,793	86,793	64,962	21,377	360	1,347	66,379	102,936	640	3,868	43	1,427	1,548	22,603	30	3,623	3,026	23,534	385,786	247,649
本財政年度中的溢利總額 淨額 (+) Expenses incurred in current financial year	(205,023)	(87,375)	(41,591)	(42,756)	(1,326)	(2,718)	(10,513)	(28,691)	(800)	(4,445)	(68)	(1,336)	(2,082)	(5,426)	(156)	(12,111)	(4,256)	(8,344)	(265,851)	(193,207)
所有年度中溢利總額淨額中未決溢利總額淨額的變動 (+) Changes in claims in claims liabilities for all accident years (-)	(8,368)	(4,771)	8	(5,161)	21	249	(1,362)	(2,683)	(135)	(730)	3	(84)	(85)	(208)	(3)	228	17	(38)	(9,908)	(15,100)
管理開支 (-) Management expenses (-)	(196,665)	(82,804)	(43,597)	(37,695)	(1,345)	(2,967)	(9,131)	(26,108)	(664)	(3,715)	(71)	(1,293)	(1,687)	(5,220)	(186)	(12,337)	(4,273)	(9,309)	(255,603)	(180,107)
未決溢利總額的變動 (+) Change in unearned profit (+)	16,417	(9,275)	(4,533)	(602)	(538)	(536)	8,545	7,578	(57)	(247)	54	213	(36)	(86)	5	(100)	(521)	(296)	14,320	835
本財政年度中溢利總額淨額的淨毛額溢利或虧損總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to current year	43,687	(408)	(42,796)	(17,833)	(16)	1,621	24,618	34,398	(248)	(1,406)	56	835	(302)	(8,061)	162	3,894	(1,166)	9,587	22,895	27,962
本財政年度中溢利總額淨額的淨毛額溢利或虧損總額的變動 (+) Changes in net ultimate claims relating to prior accident years in current financial year (-)	80,625	(46,103)	26,961	(76,752)	379	(1,257)	(9,965)	(15,670)	81	(2,197)	614	2,084	5,667	5,657	345	5,713	799	1,299	167,489	(120,226)
本財政年度中溢利總額淨額的淨毛額溢利或虧損總額 Net Undiscounted Best Estimate Combined Business Results in current financial year, relating to prior year	80,625	(46,103)	26,961	(76,752)	379	(1,257)	(9,965)	(15,670)	81	(2,197)	614	2,084	5,668	5,657	345	5,713	799	1,299	167,489	(120,226)
本財政年度中溢利總額淨額的淨毛額溢利或虧損總額的變動 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(6,446)	(6,758)	2,233	(7,658)	201	931	(6,121)	(7,384)	(523)	(3,977)	(147)	(625)	(578)	(377)	(4)	(50)	784	29	(15,588)	(25,967)
未扣減溢利總額 - 利潤(或虧損) Undiscounted Underwriting Results - Profit(Loss)	117,260	(52,267)	(11,911)	(94,064)	570	1,294	7,921	13,401	(876)	(7,574)	523	2,094	4,771	279	503	9,258	423	16,885	115,796	(118,692)



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至九月
January to September 2025
汽車風險承擔及比率
Motor Exposure & Rates

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
毛保費 Gross Premium Written																				
本年年初至今 Current Year Year-to-date	1,584,970	748,576	405,261	368,455	15,743	31,465	182,260	399,132	9,830	76,611	1,513	27,695	23,498	66,429	863	73,948	37,026	90,402	2,260,960	1,880,763
上年年初至今 Last Year Year-to-date	1,584,239	715,893	417,566	330,848	17,133	36,030	166,959	422,474	11,357	73,142	1,483	26,861	25,679	66,257	971	63,926	40,738	69,610	2,266,126	1,804,842
期年間的百分比變化 Year-On-Year % Change	0.0%	4.3%	-2.9%	11.4%	-8.1%	-12.7%	9.2%	-5.5%	-13.4%	4.7%	2.0%	3.1%	-8.5%	0.3%	-11.1%	15.7%	-9.1%	29.9%	-0.2%	4.2%
承保車輛數目 (個位數) Number of Vehicles Insured (in unit)																				
本年年初至今 Current Year Year-to-date	233,046	275,696	39,533	57,400	2,091	4,099	3,790	10,614	207	2,397	26	565	2,709	7,719	158	56,750	2,669	56,414	284,229	471,654
上年年初至今 Last Year Year-to-date	221,145	268,892	41,523	57,309	2,635	4,773	3,627	11,507	280	2,316	26	568	2,960	8,145	186	49,099	2,382	45,440	274,944	448,019
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	6,801	2,706	10,251	6,419	7,529	7,676	48,090	37,604	47,489	31,961	58,208	49,018	8,674	8,656	5,462	1,303	13,873	1,803	7,955	3,988
上年年初至今 Last Year Year-to-date	7,164	2,662	10,056	5,770	6,502	7,549	46,032	36,714	43,682	31,581	57,052	47,291	8,675	8,135	5,220	1,303	15,778	1,532	8,242	4,028
保額 Sums Insured																				
本年年初至今 Current Year Year-to-date	83,441,531		13,895,997		795,243		1,088,381		106,143		10,390		1,701,768		12,407		1,666,292		102,621,152	
上年年初至今 Last Year Year-to-date	83,922,796		14,933,694		880,517		1,006,316		123,165		9,300		1,829,229		13,725		1,808,037		104,626,779	
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	1.899%		2.916%		1.980%		16.746%		9.261%		14.966%		1.381%		6.955%		2.369%		2.203%	
上年年初至今 Last Year Year-to-date	1.888%		2.796%		1.747%		16.591%		9.221%		15.950%		1.404%		7.075%		2.253%		2.166%	