



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
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)
	直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business												
一般保險業務 General Insurance Lines of 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 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	29,165,024	7,631,982	83,095	4,227,714	1,710,359	21,725,323	6,735,777	7,658,842	623,536	179,398	3,170,566	82,911,614	
淨保費 Net Premium Written	22,763,078	6,211,539	22,915	1,799,718	918,599	11,468,732	5,230,149	5,115,653	496,864	156,861	1,824,257	56,008,366	
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	(1,895)	(325,128)	2,333	4,751	70,660	582,219	208,930	160,689	320,420	382,781	(21,490)	1,384,271	
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	486,554	85,621	(3,401)	35,435	141,691	1,052,917	837,494	(241,641)	4,802	2,479	251,649	2,653,599	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	391,596	(294,865)	(582)	(5,429)	211,510	1,456,097	1,046,348	(183,791)	284,669	385,257	221,929	3,512,739	
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	32,800	(192,029)	(1,092)	24,709	1,642	(17,105)	(179,738)	(39,264)	(15,930)	(314,424)	6,814	(693,618)	
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results Including discount movement - Profit(Loss)	424,396	(486,895)	(1,673)	19,279	213,153	1,438,992	866,609	(223,055)	268,739	70,833	228,743	2,819,121	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												7,130,249	
與本財政年度相關的其他收入 Other Income relating to current financial year												1,632,680	
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(1,442,806)	
經營業績 - 利潤(虧損) Operating Results - Profit(Loss)												10,139,243	

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，保險業監督局已適量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.



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
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)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct 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 - 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 - 信貸及其他 Pecuniary Loss - Credit & Others		
			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	20,517,638	4,228,947	47,191	2,315,523	738,742	5,152,373	1,780,725	4,236,078	1,543,741	2,175,934	498,893	140,211	790,703	44,166,698	
淨保費 Net Premium Written	16,410,704	3,158,092	2,069	1,001,904	324,667	2,029,816	1,177,014	3,478,947	1,043,338	969,297	391,337	124,242	279,890	30,391,318	
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	185,061	48,209	(1,806)	(34,492)	9,788	226,678	(15,358)	149,784	146,379	165,122	284,768	365,575	23,229	1,552,937	
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	435,297	19,340	(347)	(12,813)	103,826	272,052	219,864	534,738	220,187	48,939	(18,698)	0	7,856	1,830,241	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	583,957	49,200	(1,897)	(86,994)	114,920	476,460	207,928	686,656	365,385	183,433	226,462	365,576	29,140	3,200,226	



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
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)
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	8,647,386	3,403,035	35,904	1,912,190	971,617	16,572,950	718,975	3,939,167	124,643	39,187	2,379,863	38,744,916	82,911,614	
淨保費 Net Premium Written	6,352,375	3,053,446	20,846	797,815	593,932	9,438,916	574,188	3,103,017	105,527	32,619	1,544,367	25,617,048	56,008,366	
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	(186,956)	(373,337)	4,140	39,243	60,872	355,542	74,504	(150,811)	35,652	17,206	(44,720)	(168,665)	1,384,271	
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	51,257	66,282	(3,054)	48,248	37,865	780,865	82,892	(510,768)	23,501	2,479	243,793	823,358	2,653,599	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(192,361)	(344,065)	1,316	81,564	96,590	979,637	151,764	(732,609)	58,206	19,681	192,790	312,513	3,512,739	

(港幣千元)
(HK\$'000)



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
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	19,403,603	4,141,731	27,018	1,033,547	703,284	4,610,019	1,764,675	4,152,260	1,511,324	1,970,481	498,893	140,211	708,888	40,665,935	
淨保費 Net Premium Written	15,400,575	3,090,358	37	399,741	320,950	1,852,845	1,161,245	3,403,183	1,028,466	909,433	391,337	124,242	262,496	28,344,909	
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	85,972	40,344	785	(47,909)	5,840	206,133	(21,430)	137,239	142,762	132,863	284,768	365,575	18,212	1,351,154	
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	431,164	21,670	(243)	(72,716)	102,344	239,516	217,843	516,893	214,883	84,733	(18,698)	0	35,803	1,773,194	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	481,019	44,142	862	(129,094)	109,411	425,166	199,914	656,546	356,206	195,812	226,462	365,576	53,132	2,985,155	



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
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	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	2,054,778	322,441	4,030	397,382	507,543	1,985,476	453,094	211,019	77,282	39,187	91,631	6,143,863	46,809,799		
淨保費 Net Premium Written	1,858,567	149,603	3,192	67,523	200,293	1,114,612	320,875	150,701	58,167	32,619	44,395	4,000,546	32,345,455		
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	29,068	(5,407)	1,654	(6,705)	2,645	(24,417)	42,281	12,500	20,304	17,206	22,596	111,725	1,462,879		
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	17,205	44,159	(1,576)	(3,113)	(45,662)	122,431	85,821	(19,905)	22,158	2,479	(10,408)	213,588	1,986,781		
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	29,555	44,522	(204)	(9,583)	(50,175)	117,214	127,060	(303)	42,331	19,681	12,946	333,045	3,318,200		



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
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		1,114,035	87,216	20,173	1,281,976	35,458	542,354	16,049	83,818	32,416	205,452	-	-	81,815	3,500,763
淨保費 Net Premium Written		1,010,128	67,734	2,032	602,163	3,717	176,970	15,769	75,764	14,872	59,864	-	-	17,395	2,046,409
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		99,089	7,865	(2,591)	13,417	3,948	20,545	6,071	12,545	3,617	32,259	-	-	5,017	201,783
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		4,133	(2,331)	(104)	59,903	1,482	32,536	2,021	17,845	5,304	(35,794)	-	-	(27,948)	57,048
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)		102,939	5,058	(2,759)	42,100	5,509	51,294	8,014	30,110	9,179	(12,379)	-	-	(23,993)	215,072



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
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	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	6,592,608	3,080,593	31,874	1,514,808	464,074	14,587,474	265,881	3,728,148	47,360	-	2,288,232	32,601,053	36,101,815	
淨保費 Net Premium Written	4,493,808	2,903,843	17,654	730,292	393,639	8,324,304	253,313	2,952,316	47,360	-	1,499,972	21,616,502	23,662,911	
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(216,024)	(367,930)	2,486	45,948	58,227	379,959	32,223	(163,311)	15,348	0	(67,315)	(280,390)	(78,607)	
與過往年度相關的淨未貼現最佳估計業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	34,052	22,123	(1,478)	51,361	83,527	658,434	(2,929)	(490,863)	1,342	-	254,201	609,770	666,818	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(221,916)	(388,587)	1,520	91,147	146,765	862,423	24,704	(732,306)	15,875	0	179,844	(20,533)	194,539	