

貿易類別 Trade Occupation	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及石礦業 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. 餐館及酒店業 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、地產及財務服務業 8. Financing, 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. Others/Non-Classified Occupations	總額 Total
表 1：按貿易類別分列的業務詳情資料 (Business Written & Ceded) Table 1: Data 1: Comprehensive Information on Business Written & Ceded															
財政年度承保收入及補償總額 - 未減除再保險前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance															
毛保費 (A) Gross Premium Written (A)	4,038	217	90,154	5,675	126,979	129,405	27,481	552,288	207,883	153,385	171,121	314,541	178,084	14,382	1,876,512
向再保險人索回的保費 (B) Gross commissions, relating to business written (B)	(1,184)	(53)	(19,032)	(795)	(27,387)	(27,334)	(2,318)	(46,582)	(47,887)	(32,126)	(25,511)	(84,523)	(46,695)	(5,335)	(340,755)
財政年度承保淨收入及補償總額 (淨保費) Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
毛保費淨額 (C) (淨保費) Premiums written, ceded to reinsurers (C)	(773)	(6)	(13,332)	(2,490)	(20,384)	(35,143)	(7,491)	(193,826)	(36,935)	(22,439)	(38,606)	(62,048)	(26,385)	(4,017)	(458,642)
再保險佣金總額 (D) (再保險佣金) Reinsurance commission, relating to business ceded to reinsurers (D)	249	0	2,106	951	7,031	12,386	682	30,774	10,882	5,592	7,919	14,454	8,595	1,863	194,036
未扣除再保險再保費淨額的總保費 (E) (淨保費) Number of policies written in Hong Kong during current financial year (in unit)	142	3	3,429	88	3,833	11,799	379	4,487	12,164	5,482	2,429	16,188	88,075	2,131	147,427

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表 2：未扣除再保險的總保費 (包括折扣變動) (Business Written & Ceded) Table 2: Total Underwriting Results including discount movement for current financial year															
本財政年度淨保費總額 (A) Gross earned premium in current financial year (A)	4,457	808	73,583	4,982	110,561	119,802	20,204	575,260	156,644	152,730	124,263	268,457	244,363	16,703	1,876,507
本財政年度淨保費總額 (B) Gross acquisition expenses incurred in current financial year (B)	(1,150)	(150)	(18,136)	(742)	(27,515)	(26,214)	(1,985)	(48,071)	(44,496)	(24,488)	(24,875)	(80,871)	(43,298)	(5,432)	(337,473)
與本財政年度相關的所有未決賠款 (C) Gross ultimate claims, relating to current accident year (C)	(2,917)	(379)	(52,182)	(1,976)	(80,229)	(80,969)	(15,646)	(514,311)	(71,333)	(85,094)	(82,296)	(136,328)	(153,685)	(5,976)	(1,222,523)
與本財政年度無關的所有未決賠款 (D) Ceded business result, relating to current accident year	(186)	(78)	(2,319)	364	(2,430)	(2,263)	(917)	(2,426)	(5,383)	(5,586)	(5,586)	(12,302)	(15,814)	(919)	(21,592)
本財政年度淨保費總額 (E) Premiums earned in current financial year on business ceded to reinsurers (E)	(599)	(83)	(8,811)	(1,158)	(17,248)	(25,263)	(8,269)	(176,743)	(20,055)	(20,842)	(23,268)	(51,836)	(45,715)	(5,031)	(398,426)
本財政年度淨保費總額 (F) (再保險再保險總額) (F) Reinsurance commission income earned in current financial year on business ceded to reinsurers (F)	185	1	1,857	894	6,141	11,434	516	27,567	9,454	5,531	7,559	15,534	7,589	2,034	95,362
與本財政年度淨保費總額 (G) (再保險再保險總額) (G) Ultimate claims relating to current accident year on business ceded to reinsurers (G)	222	3	4,436	628	8,686	11,627	6,717	166,453	8,175	9,728	11,063	24,019	27,611	2,077	281,467
本財政年度淨保費總額 (H) Business income in current financial year	(384)	(137)	(12,586)	(1,230)	(18,717)	(20,597)	(1,301)	(462,443)	(24,943)	(21,656)	(16,986)	(44,982)	(29,873)	(2,290)	(550,616)
與本財政年度淨保費總額 (I) (再保險再保險總額) (I) Changes in UAE in claims liabilities for all accident years (I)	40	(71)	(806)	14	(1,589)	(1,341)	276	(2,897)	(1,416)	56	(1,611)	(1,186)	(6,809)	(947)	(14,705)
管理費用 (J) Management expenses (J)	(426)	(125)	(11,589)	(1,244)	(17,134)	(19,216)	(1,576)	(39,988)	(33,527)	(21,740)	(17,475)	(42,854)	(27,244)	(1,953)	(236,456)
與本財政年度淨保費總額 (K) Change in unearned profit (K)	(848)	21	814	(147)	5,542	10,360	1,339	52,511	3,590	2,668	(470)	(2,597)	(5)	15	81,775
本財政年度淨保費總額 (L) (再保險再保險總額) (L) Net Underwriting Result Estimate Combined Business Results in current financial year, relating to current year	79	210	9,200	846	7,228	29,208	1,793	48,721	8,833	6,810	(4,758)	13,446	4,996	1,070	126,146
本財政年度淨保費總額 (M) (再保險再保險總額) (M) Changes in ultimate claims relating to prior accident years in current financial year (M)	1,833	(173)	15,084	666	13,377	11,826	6,131	41,358	16,458	3,841	6,759	21,319	41	41	180,363
本財政年度淨保費總額 (N) (再保險再保險總額) (N) Net Underwriting Result Estimate Combined Business Results in current financial year, relating to prior year	1,833	(173)	15,084	666	13,377	11,826	5,151	41,358	16,458	3,841	6,759	21,319	41	41	180,363
本財政年度淨保費總額 (O) (再保險再保險總額) (O) Changes in Risk Margin for claims liabilities in current financial year (O)	236	(47)	841	74	(1,739)	775	621	(8,198)	(546)	1,886	(1,897)	(895)	6	(11,296)	
本財政年度淨保費總額 (P) (再保險再保險總額) (P) Undiscounted Underwriting Results - Profit/Loss	2,133	80	24,926	1,486	16,875	41,910	11,544	76,881	20,466	48,163	(2,941)	20,551	25,379	1,112	289,863
與本財政年度淨保費總額 (Q) (再保險再保險總額) (Q) Change in net discounting impact of net insurance liabilities in current financial year (Q)	(320)	(15)	(2,085)	(211)	(3,943)	(5,864)	(565)	(76,344)	(3,726)	(3,726)	(2,232)	(5,793)	(10,695)	(1,048)	(119,765)
本財政年度淨保費總額 (R) (再保險再保險總額) (R) Underwriting Results including discount movement - Profit/Loss	1,813	65	22,841	1,275	14,932	32,825	10,979	2,537	17,218	41,389	(5,073)	14,858	14,684	64	170,098

(1) 由於使用多種數據來源，不同統計表中的數字可能略有差異。
Note (1): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

(2) 本表的數字僅供參考，並不構成任何保險合約。本表並不包括任何保險合約的保費收入及賠款，因此本表並不包括任何保險合約的保費收入及賠款。
Note (2): Figures in this table only covered direct insurers' business, but excluded figures reported by insurers which have ceded underwriting insurance business and are in the course of running off their liabilities in Hong Kong.

(3) 本表的數字僅供參考，並不構成任何保險合約。本表並不包括任何保險合約的保費收入及賠款，因此本表並不包括任何保險合約的保費收入及賠款。
Note (3): 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
二零二五年一月至三月
January to March 2025
僱員補償風險承擔及比率
Employees' Compensation Exposure & Rates

(百萬元) (HK\$'000)																總額 Total
經濟行業 Trade Occupation	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及採石業 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 - 按年薪 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. 建築業 - 按年薪 5b. Construction - on Annual Wage Basis	5c. 建築業 - 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、地產及公用服務業 8. Financing, Insurance, Real Estate & Business Services	9. 社區、社會及個人服務業 9. Community, Social and Personal Services	10. 其他未分類行業 10. Others/Non-Classified Occupations		
直接保額 Direct Premium Written																
本年年初至今 Current Year Year-to-date	4,036	217	80,154	5,875	126,979	129,405	27,481	552,288	207,883	153,365	171,121	314,541	178,994	14,392	1,976,512	
上年年初至今 Last Year Year-to-date	3,749	207	94,841	5,731	74,836	167,839	11,283	712,829	206,026	177,112	203,479	305,257	200,027	16,024	2,179,231	
年對年增長/減少百分比 Year-On-Year % Change	7.9%	5.0%	-4.9%	-1.0%	69.7%	-22.9%	143.4%	-22.5%	0.9%	-13.4%	-15.9%	3.0%	-10.5%	-10.2%	-9.3%	
年薪 Annual Wage																
本年年初至今 Current Year Year-to-date	128,571	36,170	14,307,877	1,431,894	11,344,470		1,543,479		48,619,170	15,430,952	21,710,812	142,348,367	46,017,685	3,212,058	308,133,470	
上年年初至今 Last Year Year-to-date	114,166	37,205	16,445,690	1,415,143	6,674,366		983,008		46,044,106	18,179,213	18,433,255	154,144,655	46,213,286	3,794,357	314,078,655	
直接保額占年薪的百分比 Direct Premium Written as % of Annual Wage																
本年年初至今 Current Year Year-to-date	3.139%	0.560%	0.630%	0.396%	1.119%		1.779%		0.428%	0.994%	0.788%	0.221%	0.389%	0.448%	0.423%	
上年年初至今 Last Year Year-to-date	3.276%	0.555%	0.577%	0.402%	1.121%		1.932%		0.447%	0.974%	1.104%	0.198%	0.415%	0.422%	0.412%	
合約價值 Contract Value																
本年年初至今 Current Year Year-to-date						13,749,697		83,046,226							96,795,923	
上年年初至今 Last Year Year-to-date						15,763,266		73,228,588							89,011,857	
直接保額占合約價值的百分比 Direct Premium Written as % of Contract Value																
本年年初至今 Current Year Year-to-date						0.941%		0.665%							0.794%	
上年年初至今 Last Year Year-to-date						1.063%		0.973%							0.989%	

汽車類別及保險類別 Type of Motor Vehicle Coverage	1. 私家車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 曳引機 3. Tractors		4. 巴士 4. Buses		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. 私人小型巴士及非特許巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總額 Total		
	綜合 Comprehensive		第三 Third Party		綜合 Comprehensive		第三 Third Party		綜合 Comprehensive		第三 Third Party		綜合 Comprehensive		第三 Third Party		綜合 Comprehensive			第三 Third Party	
	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party	綜合 Comprehensive	第三 Third Party		綜合 Comprehensive	第三 Third Party
總計 2. 總保險結果包括折扣及回佣 Table 2. Total Underwriting Results including discount movement for current financial year																					
本財政年度之淨保險溢利(虧損) Gross earned premium in current financial year (+/-)	525,072	234,156	131,451	107,123	5,027	10,508	51,319	128,789	3,898	23,730	393	8,211	8,655	18,588	330	26,206	11,945	24,216	737,951	579,517	
本財政年度之淨保險費用(虧損) Gross acquisition expenses incurred in current financial year (-)	(127,853)	(81,105)	(26,981)	(27,008)	(6,655)	(2,740)	(2,561)	(8,127)	(2,031)	(2,174)	(34)	(7,714)	(1,385)	(2,427)	(61)	(7,560)	(2,681)	(3,204)	(173,453)	(115,780)	
與意外及車輛損壞有關之淨溢利(虧損) Gross ultimate claims, relating to current accident year (-/+)	(304,251)	(125,796)	(86,848)	(68,348)	(1,261)	(43,873)	(3,521)	(98,733)	(2,333)	(15,383)	(1,326)	(8,814)	(1,288)	(19,538)	(168)	(12,185)	(14,784)	(454,034)	(358,689)		
與意外及車輛損壞有關之淨溢利(虧損) Ceded business result, relating to current accident year	(5,765)	(15,947)	(1,401)	(5,559)	(381)	(1,502)	1,450	2,747	229	(1,621)	112	(1,105)	(392)	3,558	(95)	(1,079)	(699)	(1,285)	(7,238)	(16,573)	
本財政年度之淨保險溢利(虧損) Premium earned in current financial year on business ceded to reinsurers (-/+)	(133,555)	(86,862)	(24,987)	(10,772)	(516)	(1,428)	(23,880)	(39,807)	(480)	(3,701)	(24)	(1,865)	(1,288)	(5,570)	(154)	(3,450)	(1,785)	(11,827)	(185,526)	(133,395)	
本財政年度之淨保險溢利(虧損) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	46,940	16,149	9,435	5,905	177	5,905	6,513	9,510	0	740	0	140	1,281	5,007	58	3,692	61,194	33,851	61,194	33,851	
與意外及車輛損壞有關之淨溢利(虧損) Ultimate claims relating to current accident year on business ceded to reinsurers (-/+)	77,850	26,866	17,180	5,822	401	219	19,940	32,041	31	201	1,753	135	615	687	7,571	331	1,450	930	7,571	116,954	
本財政年度之淨溢利(虧損) Expense incurred in current financial year	(52,167)	(25,885)	(10,383)	(10,384)	(402)	(678)	(5,435)	(17,062)	(316)	(1,034)	(835)	(1,334)	(334)	(588)	(178)	(2,435)	(568)	(4,539)	(89,762)	(83,266)	
所有意外及車輛損壞之淨溢利(虧損) Changes in ULAE in claims liabilities for all accident years (-/+)	(2,062)	(2,278)	(72)	(943)	(45)	(474)	(1,363)	(305)	(82)	(342)	(33)	89	(147)	381	(53)	307	(454)	(154)	(2,008)	(4,358)	
管理開支 Management expenses (-/+)	(50,104)	(23,709)	(10,338)	(8,451)	(383)	(745)	(15,699)	(441)	(893)	(893)	(10)	(403)	(344)	(914)	(278)	(2,840)	(854)	(4,288)	(8,854)	(89,580)	
未償回佣 Changes in unearned profit (+)	(787)	5,608	2,036	1,581	(268)	268	458	1,363	2,052	165	175	8	196	228	236	(208)	(144)	34	2,675	10,587	
本財政年度之淨溢利(虧損) Net Underwritten Result Excluding Combined Business Results in current financial year, relating to current year	34,478	16,831	8,916	2,312	80	2,595	1,804	6,617	967	3,888	(880)	80	1,278	5,010	(84)	0	2,291	1,870	2,318	36,940	
本財政年度之淨溢利(虧損) Changes in net ultimate claims relating to prior accident years in current financial year (-/+)	35,473	(30,755)	7,930	(11,139)	(461)	(560)	(1,164)	(8,458)	(342)	(2,588)	(57)	1,718	(2,863)	4,633	14	3,949	(1,875)	435	37,031		
本財政年度之淨溢利(虧損) Net Underwritten Result Excluding Combined Business Results in current financial year, relating to prior year	38,473	(38,760)	7,930	(11,139)	(461)	(560)	(1,164)	(8,458)	(342)	(2,588)	(57)	1,718	(2,863)	4,633	14	3,949	(1,875)	435	37,031		
本財政年度之淨溢利(虧損) Changes in Risk Margin for claims liabilities in current financial year (-/+)	(602)	(5,196)	229	(1,637)	(388)	388	209	(2,030)	(30)	(786)	(30)	246	(2,683)	1,988	(9)	246	(760)	(7,871)	(7,871)		
未償回佣 Changes in net discounting impact of net insurance liabilities in current financial year (-/+)	89,146	(17,121)	7,168	(10,463)	8	2,244	671	(3,876)	142	984	(946)	8	2,917	(3,900)	3,661	9	6,496	(976)	2,698		
本財政年度之淨溢利(虧損) Underwriting Results including discount movement - Profit/(Loss)	69,212	(8,922)	(8,555)	(2,364)	116	(368)	(1,867)	(51)	141	(1,454)	(57)	1,739	(1,185)	(986)	4	(688)	(33)	612	(13,042)		
本財政年度之淨溢利(虧損) Underwriting Results including discount movement - Profit/(Loss)	69,212	(8,922)	(8,555)	(2,364)	116	(368)	(1,867)	(51)	141	(1,454)	(57)	1,739	(1,185)	(986)	4	(688)	(33)	612	(13,042)		
本財政年度之淨溢利(虧損) Underwriting Results including discount movement - Profit/(Loss)	69,212	(8,922)	(8,555)	(2,364)	116	(368)	(1,867)	(51)	141	(1,454)	(57)	1,739	(1,185)	(986)	4	(688)	(33)	612	(13,042)		
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本財政年度之淨溢利(虧損) Underwriting Results including discount movement - Profit/(Loss)	69,212	(8,922)	(8,																		

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		總額 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	535,526	258,944	131,396	123,940	4,387	8,017	55,734	131,903	3,091	26,694	337	10,255	7,477	18,189	425	21,827	12,575	26,570	750,947	626,340
上年年初至今 Last Year Year-to-date	545,657	241,774	153,868	110,838	7,244	12,242	63,451	168,498	3,541	24,989	375	9,995	7,654	20,110	463	23,253	14,564	14,131	796,816	625,831
同年間的百分比變化 Year-On-Year % Change	-1.9%	7.1%	-14.6%	11.8%	-39.4%	-34.9%	-12.2%	-21.7%	-12.7%	6.8%	-10.2%	2.6%	-2.3%	-9.6%	-8.3%	-6.1%	-13.7%	88.0%	-5.8%	0.1%
承保車輛數目 (單位數) Number of Vehicles Insured (in unit)																				
本年年初至今 Current Year Year-to-date	78,105	92,847	13,213	21,740	583	1,044	1,146	3,484	63	834	6	211	782	2,008	77	18,188	891	3,625	94,870	143,961
上年年初至今 Last Year Year-to-date	75,569	92,700	15,488	19,396	1,337	1,656	1,412	4,636	81	781	7	205	978	2,153	96	17,864	925	3,835	95,893	143,226
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	6,856	2,789	9,944	5,701	7,525	7,680	48,549	37,860	47,554	32,097	56,153	46,803	9,361	9,058	5,517	1,200	14,113	7,330	7,916	4,350
上年年初至今 Last Year Year-to-date	7,221	2,608	9,935	5,714	5,418	7,393	44,940	36,346	43,716	31,996	53,571	46,756	7,842	9,341	4,729	1,302	15,744	3,685	8,309	4,370
保額 Sum Insured																				
本年年初至今 Current Year Year-to-date	29,076,715		4,606,875	230,815		326,313		34,080		2,330		456,970		6,507		535,115		35,275,760		
上年年初至今 Last Year Year-to-date	28,019,122		6,499,263	472,924		386,631		37,423		2,200		570,554		7,066		565,711		36,560,893		
毛保費佔保額的百分比 Gross Premium Written as % of Sum Insured																				
本年年初至今 Current Year Year-to-date	1.842%		2.852%	1.901%		17.080%		9.070%		14.460%		1.630%		6.529%		2.350%		2.129%		
上年年初至今 Last Year Year-to-date	1.947%		2.367%	1.532%		16.411%		9.462%		17.045%		1.341%		6.599%		2.574%		2.179%		