

業務行業 Trade Occupation	1. 農業、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	總額 Total
表1：已賠款及未賠款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總賠款總額 - 未減除再保險前 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance															
毛保費 (1) Gross Premium Written (1)	7,832	1,439	189,319	11,290	245,240	288,494	49,430	1,311,635	395,324	319,055	299,628	629,468	513,659	31,524	4,214,364
再保險再保費的毛保費 (2) Gross commission, relating to business written (2)	(2,203)	(284)	(39,789)	(1,535)	(5,802)	(57,584)	(4,694)	(99,360)	(89,761)	(64,262)	(46,527)	(131,837)	(107,245)	(11,472)	(713,392)
財政年度淨已收保費與淨已支付保費的總額 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business															
淨已收保費的總額 (3) Premium written, ceded to reinsurers (3)	(1,308)	(259)	(25,979)	(4,268)	(41,288)	(58,793)	(15,203)	(462,955)	(53,375)	(46,441)	(39,938)	(119,026)	(116,023)	(9,811)	(1,912,430)
再保險再保費的總額 (4) Reinsurance commission, relating to business ceded to reinsurers (4)	415	5	5,002	1,258	14,242	23,495	871	74,513	13,052	13,835	11,557	29,768	59,886	5,930	220,851
本財政年度業務淨溢利總額 (5) (單位：百萬元) Number of policies written in Hong Kong during current financial year (in unit)	282	5	5,214	745	7,119	22,117	1,798	6,911	22,898	7,993	4,537	25,166	112,281	4,284	221,134

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表2：包含重估及入賬調整後的僱員補償承保業績 Table 2: Total Underwritten Results, including discount movement for current financial year															
本財政年度淨已收保費毛額 (1) Gross earned premium in current financial year (1)	8,941	1,864	151,949	7,544	208,382	251,387	38,592	1,272,587	395,421	393,025	252,352	559,569	472,680	35,303	3,869,585
本財政年度淨已收保費毛額 (2) Gross earned premium in current financial year (2)	(2,437)	(286)	(38,252)	(1,563)	(52,118)	(58,341)	(4,208)	(93,595)	(84,345)	(65,509)	(48,338)	(125,446)	(94,969)	(11,758)	(877,897)
本財政年度淨已收保費毛額 (3) Gross acquisition expenses incurred in current financial year (3)	(4,085)	(793)	(70,392)	(3,251)	(112,188)	(118,389)	(30,299)	(1,034,763)	(149,870)	(184,155)	(156,818)	(302,539)	(304,376)	(12,490)	(2,484,477)
本財政年度淨已收保費毛額 (4) Gross ultimate claims, relating to current accident year (4)	(402)	(156)	(8,276)	103	(8,381)	(8,853)	(3,352)	(74,816)	(7,474)	(5,366)	(5,351)	(28,455)	(5,721)	(2,717)	(153,148)
本財政年度淨已收保費毛額 (5) Premium earned in current financial year on business ceded to reinsurers (5)	(1,215)	(187)	(19,474)	(2,278)	(37,767)	(52,359)	(15,198)	(443,124)	(39,970)	(41,831)	(43,445)	(109,270)	(87,689)	(10,203)	(913,838)
本財政年度淨已收保費毛額 (6) Reinsurance commission income earned in current financial year on business ceded to reinsurers (6)	374	3	4,505	1,211	13,071	22,362	979	69,552	11,899	12,891	10,248	26,682	37,532	3,814	214,321
本財政年度淨已收保費毛額 (7) Ultimate claims relating to current accident year on business ceded to reinsurers (7)	439	8	8,609	1,171	16,335	23,944	10,697	299,758	20,597	23,874	27,857	56,203	54,314	5,872	546,169
本財政年度淨已收保費毛額 (8) Expenses incurred in current financial year	(901)	(190)	(24,185)	(1,355)	(34,991)	(39,323)	(1,979)	(46,882)	(52,423)	(46,882)	(33,452)	(81,527)	(124,969)	(8,468)	(558,558)
本財政年度淨已收保費毛額 (9) Changes in liabilities for all accident years (9)	(5)	(21)	(345)	1	(2,786)	(3,046)	1,003	(3,586)	(352)	(779)	(471)	(607)	(4,136)	(824)	(14,424)
管理費用 (10) Management expenses (10)	(883)	(188)	(23,846)	(1,351)	(32,205)	(36,257)	(2,981)	(82,076)	(67,461)	(53,011)	(81,320)	(150,833)	(8,444)	(442,134)	(442,134)
本財政年度淨溢利 (11) Change in unearned profit (11)	(893)	(89)	5,917	133	8,098	790	1,863	(8,917)	8,118	4,468	9,596	8,096	4,067	(84)	38,888
本財政年度淨溢利 (12) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to current year	1,833	379	19,861	1,885	6,791	31,172	799	(40,209)	18,823	5,812	17,912	31,283	(53,282)	2,884	38,812
本財政年度淨溢利 (13) Changes in net ultimate claims relating to prior accident years in current financial year (13)	2,398	(89)	19,694	806	17,724	23,264	8,212	101,932	45,742	53,317	51,524	90,811	35,205	(161)	450,480
本財政年度淨溢利 (14) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to prior year	2,398	(89)	19,884	808	17,724	23,264	8,212	101,932	45,742	53,317	51,524	90,811	35,205	(161)	450,480
本財政年度淨溢利 (15) Changes to Risk Margin for claims liability in current financial year (15)	165	146	146	40	(1,293)	1,109	336	(13,085)	(7,216)	716	(871)	(6,685)	(193)	(205)	(20,207)
本財政年度淨溢利 (16) Underdiscounted Underwriting Results - Profit/(Loss)	3,896	233	39,794	2,445	23,163	55,540	9,247	40,645	63,349	59,784	79,210	121,196	(24,742)	2,495	466,884

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)：本表只顯示直接溢利及直接賠款，不包括已收保費及賠款總額中由再保險人可獲取的溢利。

Note (2) : Figures in this table only covered direct onshore 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.

註(3)：本表只顯示直接溢利及直接賠款，因此有誤報及不確切的風險，但保險業監督局已盡力確保數據的準確性。

Note (3) : The statistics are provisional and un-audited, and therefore there is a possibility of errors/misstatements 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.



填報行業	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及土石業 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力、燃氣及水供應 4. Electricity, Gas & Water	5a. 特別行業 - 按年薪 5a. 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	5b2. 建築業 - 按合約價值 5b2. Construction - on Contract Value Basis	6a. 批發、零售及進口/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、地產及信託服務業 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 10. Others/Non-Classified Occupations	總計 Total
毛利額 Gross Premium Written															
去年同期 Current Year Year-to-date	7,832	1,439	186,310	11,290	245,240	268,494	40,430	1,311,035	355,324	319,055	296,626	625,468	513,699	31,524	4,214,364
上季末結算 Last Year Year-to-date	8,392	1,409	194,653	11,886	174,840	356,040	31,471	1,262,261	361,000	369,398	322,848	602,330	564,746	33,683	4,284,703
去年同期百分比變化 Year-On-Year % Change	-6.7%	2.2%	-4.3%	-4.9%	40.3%	-24.6%	28.5%	4.7%	-1.6%	-11.2%	-8.1%	3.8%	-7.4%	-6.4%	-1.2%
年薪 Annual Wage															
去年同期 Current Year Year-to-date	291,432	59,759	35,104,713	7,241,443	20,756,819				82,233,951	31,209,378	66,407,869	285,064,321	107,025,048	7,385,417	645,674,801
上季末結算 Last Year Year-to-date	278,280	60,199	37,946,527	6,545,934	15,266,734			1,920,195	79,569,709	32,491,567	45,566,035	271,702,895	107,937,639	8,472,661	607,778,367
毛利額佔年薪的百分比 Gross Premium Written as % of Annual Wage															
去年同期 Current Year Year-to-date	2.687%	2.407%	0.531%	0.196%	1.181%	1.688%			0.432%	1.022%	0.447%	0.219%	0.478%	0.427%	0.653%
上季末結算 Last Year Year-to-date	3.016%	2.339%	0.513%	0.181%	1.143%	1.639%			0.454%	1.106%	0.708%	0.222%	0.514%	0.398%	0.702%
合約價值 Contract Value															
去年同期 Current Year Year-to-date						32,730,297			188,108,599						220,896,864
上季末結算 Last Year Year-to-date						31,547,265			136,817,373						168,365,228
毛利額佔合約價值的百分比 Gross Premium Written as % of Contract Value															
去年同期 Current Year Year-to-date						0.819%			0.697%						1.568%
上季末結算 Last Year Year-to-date						1.120%			0.915%						2.533%

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私營車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 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. 私營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：以下資料及分佔保險費的總數均屬初步資料 Table 1: Sales & Commission Information on Business Written & Ceded																				
財政年度保費收入及服務總額 - 未扣除再保保費 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (+) Gross Premium Written (+)	1,050,168	504,445	287,032	255,799	9,532	20,061	117,877	271,328	6,271	45,625	1,068	19,785	16,061	44,847	946	48,243	22,012	76,127	1,492,485	1,289,983
再保險扣回的保費 (-) Gross commission, relating to business written (-)	(254,927)	(128,715)	(73,554)	(60,458)	(2,958)	(4,969)	(8,829)	(14,980)	(430)	(3,294)	(69)	(1,204)	(2,557)	(6,146)	(84)	(16,226)	(5,518)	(6,456)	(346,925)	(240,465)
財政年度再保保費及再保險保費 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																				
分出保費再保 (-) Premium written, ceded to reinsurers (-)	(270,814)	(135,546)	(48,810)	(36,809)	(2,173)	(5,659)	(55,221)	(79,153)	(1,690)	(6,877)	(65)	(2,685)	(1,639)	(16,740)	(173)	(6,715)	(2,749)	(40,657)	(382,626)	(337,241)
再保險保費再保 (+) Reinsurance commission, relating to business ceded to reinsurers (+)	99,544	38,528	11,070	5,710	90	200	11,873	14,235	118	914	17	254	420	3,744	65	1,628	478	1,628	123,650	72,557
本財政年度在 香港承保的保費總額 (單位: 千港元) Number of policies written in Hong Kong during current financial year (in unit)	150,669	183,249	24,596	37,175	1,211	2,433	2,418	7,384	132	1,973	18	412	1,378	3,298	65	37,568	1,428	5,528	161,913	278,579

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私營車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 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. 私營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：本表顯示了 1 月 1 日以前發生的保險費 Table 2: Total Underwriting Results excluding discount movement for current financial year																				
本財政年度中的溢利總額 (+) Gross earned premium in current financial year (+)	1,055,443	473,645	254,432	229,197	9,671	20,764	104,813	254,934	7,547	47,771	818	16,611	16,291	37,054	608	52,546	23,727	51,778	1,473,351	1,184,301
本財政年度中的溢利總額 (-) Gross acquisition expenses incurred in current financial year (-)	(271,470)	(118,675)	(76,360)	(54,636)	(3,177)	(5,486)	(5,858)	(15,702)	(587)	(4,212)	(62)	(1,394)	(2,800)	(5,722)	(82)	(16,297)	(5,437)	(6,582)	(359,834)	(228,703)
本財政年度中的溢利總額 (+) Gross ultimate claims, relating to current accident year (+)	(816,794)	(265,844)	(185,386)	(147,581)	(4,482)	(9,745)	(86,057)	(206,696)	(4,867)	(36,620)	(2,037)	(14,104)	(12,711)	(36,699)	(258)	(24,627)	(13,652)	(27,374)	(927,155)	(798,038)
本財政年度中的溢利總額 (-) Premium earned in current financial year on business ceded to reinsurers (-)	(267,051)	(132,476)	(49,387)	(22,803)	(2,222)	(3,041)	(48,394)	(72,862)	(963)	(7,540)	(81)	(1,713)	(2,237)	(11,347)	(207)	(7,016)	(3,503)	(26,718)	(374,046)	(275,571)
本財政年度中的溢利總額 (+) Reinsurance commission income earned in current financial year on business ceded to reinsurers (+)	170,045	40,847	42,817	12,585	303	822	43,132	67,350	302	2,484	172	886	1,395	14,016	(6)	2,877	1,929	15,698	260,050	157,303
本財政年度中的溢利總額 (+) Expense incurred in current financial year	(133,330)	(58,988)	(28,452)	(29,306)	(897)	(1,841)	(6,366)	(16,573)	(456)	(2,645)	(55)	(842)	(1,531)	(3,753)	(140)	(7,291)	(2,417)	(8,513)	(173,833)	(130,753)
本財政年度中的溢利總額 (+) Changes in claims liabilities for all accident years (-)	(3,844)	(4,705)	(407)	(2,712)	(12)	71	(595)	(1,438)	(86)	(202)	(9)	(13)	(145)	(129)	(5)	258	(34)	(23)	(5,168)	(8,978)
管理費用 (-) Management expenses (-)	(129,486)	(54,283)	(27,804)	(26,594)	(885)	(1,913)	(5,810)	(16,130)	(430)	(2,363)	(45)	(639)	(1,388)	(3,638)	(135)	(7,549)	(2,384)	(6,491)	(168,469)	(121,778)
本財政年度中的溢利總額 (+) Change in unearned profit (+)	6,750	11,112	682	(2,961)	(315)	(3)	4,518	2,559	31	86	37	100	204	685	16	(334)	(113)	1,215	13,812	294
本財政年度中的溢利總額 (+) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to current year	36,833	(11,396)	(22,662)	(4,676)	(885)	1,728	16,401	23,408	1,086	19	(1,223)	(388)	(1,061)	(3,175)	(69)	1,834	771	8,676	32,739	16,606
本財政年度中的溢利總額 (+) Changes in net ultimate claims relating to prior accident years in current financial year (-)	79,167	(26,264)	3,677	(35,709)	398	(2,989)	(2,571)	(6,766)	102	2,378	57	271	4,082	2,801	210	2,819	1,303	(1,204)	83,926	(62,255)
本財政年度中的溢利總額 (+) Net Underwritten Best Estimate Combined Business Results in current financial year, relating to prior year	79,167	(26,264)	3,677	(35,709)	398	(2,989)	(2,571)	(6,766)	102	2,378	57	271	4,082	2,801	210	2,819	1,303	(1,204)	83,926	(62,255)
本財政年度中的溢利總額 (+) Changes in Risk Margin for claims liabilities in current financial year (-)	(2,061)	(6,527)	(1,945)	(5,017)	130	388	(1,823)	(5,498)	(261)	(1,619)	(65)	(207)	(536)	(440)	(71)	(64)	(20)	(230)	(7,197)	(19,365)
本財政年度中的溢利總額 (+) Underwritten Underwriting Results - Profit/Loss	116,040	(44,187)	(20,031)	(45,403)	(489)	(874)	11,968	11,144	906	778	(1,232)	(407)	2,484	(816)	203	4,569	(462)	5,643	106,468	(65,539)



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至六月
January to June 2025
汽車風險承擔及比率
Motor Exposure & Rates

(港幣千元)
(HK\$'000)

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私營車 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. 私營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	1,050,168	504,449	267,032	255,799	9,532	20,061	117,671	271,328	6,271	49,529	1,069	19,785	16,061	44,647	646	48,243	22,012	76,127	1,490,465	1,289,963
上年年初至今 Last Year Year-to-date	1,087,132	494,811	285,123	227,353	11,520	24,289	111,083	280,860	6,983	47,019	959	18,649	17,436	45,797	795	49,614	24,405	95,503	1,549,407	1,244,894
期年間的百分比變化 Year-On-Year % Change	-3.4%	1.9%	-7.6%	12.5%	-17.3%	-17.4%	5.9%	-3.4%	-10.2%	5.3%	11.1%	6.1%	-7.9%	-2.5%	-15.7%	-2.8%	-9.8%	34.7%	-3.8%	3.6%
承保車輛數目 (單位) Number of Vehicles Insured (in unit)																				
本年年初至今 Current Year Year-to-date	149,091	181,948	26,341	39,984	1,345	2,554	2,428	7,218	130	1,549	18	403	1,695	5,123	115	37,624	1,600	53,499	182,763	329,902
上年年初至今 Last Year Year-to-date	151,676	186,556	29,075	39,510	1,837	3,294	2,430	7,732	158	1,491	17	394	1,863	5,504	145	37,998	1,624	43,008	188,625	325,451
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	7,044	2,772	10,138	6,399	7,087	7,856	48,467	37,590	48,237	31,975	59,205	49,094	9,475	8,715	5,619	1,282	13,757	1,423	8,155	3,910
上年年初至今 Last Year Year-to-date	7,167	2,652	9,944	5,754	6,271	7,463	45,706	36,324	44,195	31,535	56,431	47,333	9,359	8,321	5,286	1,306	15,028	1,314	8,206	3,825
保額 Sums Insured																				
本年年初至今 Current Year Year-to-date	56,327,849		9,263,065		512,669		698,166		70,350		7,740		1,142,234		9,276		1,045,514		69,076,864	
上年年初至今 Last Year Year-to-date	57,769,104		11,181,547		685,036		673,188		75,839		6,500		1,217,406		10,482		1,228,656		72,847,757	
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	1.854%		2.883%		1.859%		18.855%		8.914%		13.769%		1.406%		6.966%		2.105%		2.158%	
上年年初至今 Last Year Year-to-date	1.882%		2.586%		1.682%		16.501%		9.207%		14.759%		1.432%		7.312%		1.986%		2.127%	