



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
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)
一般保險業務線 General Insurance Lines of Business	直接業務及分入再保險業務 Direct Business and Reinsurance Inward 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 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		
			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	20,091,690	5,443,136	72,316	3,730,175	1,231,521	15,052,063	4,751,044	5,478,497	413,303	121,714	2,062,555	58,448,013	
淨保費 Net Premium Written	16,441,927	4,424,622	17,718	1,581,823	655,990	7,710,683	3,677,556	3,826,856	332,143	107,083	1,081,071	39,857,472	
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	184,566	(276,358)	(413)	(586)	33,982	508,903	137,587	(14,468)	222,887	(461,327)	(12,087)	322,686	
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	307,833	13,718	(2,634)	29,025	82,142	892,932	483,844	(117,650)	(3,784)	2,431	98,516	1,786,373	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	398,270	(336,424)	(3,478)	(22,282)	110,004	1,311,573	597,564	(215,632)	187,216	(458,974)	75,391	1,643,228	
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	22,252	(243,484)	(879)	26,804	(1,601)	(35,716)	(258,874)	(11,127)	(17,565)	(23,477)	13,938	(529,729)	
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results Including discount movement - Profit(Loss)	420,522	(579,908)	(4,357)	4,522	108,404	1,275,857	338,690	(226,759)	169,651	(482,452)	89,330	1,113,498	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												4,642,435	
與本財政年度相關的其他收入 Other Income relating to current financial year												1,724,881	
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(1,020,672)	
經營業績 - 利潤(虧損) Operating Results - Profit(Loss)												6,460,143	

註(1): 由於四舍五入的影響，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.



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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	13,979,101	2,839,713	45,344	2,109,713	505,130	3,506,336	1,363,479	2,922,491	974,840	1,516,927	325,852	96,314	559,312	30,744,550	
淨保費 Net Premium Written	11,285,832	2,112,369	2,067	956,807	225,804	1,359,927	890,071	2,376,999	641,223	657,144	256,693	85,935	157,188	21,008,059	
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	99,429	47,702	(2,223)	(33,935)	(35,703)	175,764	(45,051)	103,957	99,884	7,346	193,754	(471,312)	(777)	138,834	
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	396,071	40,617	460	(23,026)	98,469	298,216	118,070	354,146	172,986	25,672	(20,538)	-	(11,040)	1,450,104	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	465,196	61,707	(2,071)	(99,790)	60,906	464,049	60,200	450,142	274,917	168	141,598	(471,312)	(17,116)	1,388,594	



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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	6,112,588	2,603,423	26,973	1,620,462	726,391	11,545,727	465,074	2,986,730	87,451	25,401	1,503,243	27,703,463	58,448,013
淨保費 Net Premium Written	5,156,095	2,312,253	15,651	625,015	430,186	6,350,757	410,486	2,528,490	75,450	21,148	923,882	18,849,413	39,857,472
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	85,137	(324,059)	1,810	33,349	69,685	333,139	78,681	(121,698)	29,133	9,985	(11,310)	183,853	322,686
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	(88,238)	(26,899)	(3,095)	52,051	(16,327)	594,716	11,628	(316,308)	16,753	2,431	109,556	336,268	1,786,373
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(66,926)	(398,131)	(1,407)	77,508	49,098	847,524	87,222	(490,717)	45,618	12,338	92,507	254,634	1,643,228

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Underwriting Results of Onshore Direct & Reinsurance Inward Business

(港幣千元) (HK\$'000)														
一般保險業務 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	13,253,721	2,780,428	25,261	903,786	478,631	3,168,909	1,352,066	2,862,297	956,879	1,371,354	325,852	96,314	497,239	28,072,735
淨保費 Net Premium Written	10,633,110	2,066,257	35	353,482	221,674	1,258,766	878,910	2,323,021	633,263	619,298	256,693	85,935	144,711	19,475,156
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	17,800	40,527	448	(49,431)	(38,343)	153,907	(48,838)	84,144	98,382	(5,548)	193,754	(471,312)	(8,172)	(32,683)
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	387,179	39,451	327	28,769	97,687	263,911	116,341	341,063	166,867	37,392	(20,538)	-	9,815	1,468,264
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	374,959	53,466	760	(24,930)	57,419	409,652	54,745	417,691	267,017	1,020	141,598	(471,312)	(3,627)	1,278,459



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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	1,528,082	230,912	2,215	370,373	377,723	1,302,186	278,139	220,133	51,551	25,401	52,492	4,439,206	32,511,941	
淨保費 Net Premium Written	1,372,086	99,094	1,653	78,434	132,415	688,986	229,865	123,886	39,550	21,148	23,604	2,810,723	22,285,879	
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	47,394	3,991	916	(4,329)	24,350	22,337	52,683	(408)	12,596	9,985	24,917	194,432	161,749	
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	9,170	16,325	(452)	(1,784)	(65,093)	135,304	16,253	(24,092)	22,452	2,431	17,489	128,002	1,596,266	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	38,911	22,615	206	(6,886)	(47,677)	177,799	67,565	(18,086)	35,384	12,338	42,930	325,100	1,603,559	



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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		725,381	59,285	20,083	1,205,928	26,499	337,427	11,413	60,193	17,961	145,573	-	-	62,073	2,671,816
淨保費 Net Premium Written		652,722	46,112	2,032	603,325	4,130	101,161	11,161	53,978	7,959	37,846	-	-	12,477	1,532,902
承保業績 Underwriting Results															
與本年度相關的淨未貼現最佳估計合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year		81,630	7,175	(2,671)	15,496	2,639	21,857	3,787	19,813	1,502	12,894	-	-	7,395	171,517
與過往年度相關的淨未貼現最佳估計合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year		8,892	1,166	133	(51,794)	782	34,305	1,729	13,083	6,119	(11,720)	-	-	(20,855)	(18,160)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		90,237	8,241	(2,831)	(74,860)	3,486	54,398	5,455	32,451	7,900	(852)	-	-	(13,489)	110,135



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														(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	4,584,506	2,372,511	24,758	1,250,089	348,668	10,243,541	186,936	2,766,597	35,900	-	1,450,751	23,264,257	25,936,072	
淨保費 Net Premium Written	3,784,009	2,213,158	13,998	546,581	297,771	5,661,770	180,620	2,404,604	35,900	-	900,278	16,038,690	17,571,592	
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	37,743	(328,051)	894	37,677	45,336	310,802	25,997	(121,290)	16,538	0	(36,227)	(10,579)	160,937	
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	(97,408)	(43,223)	(2,642)	53,835	48,766	459,411	(4,625)	(292,216)	(5,698)	-	92,067	208,267	190,107	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(105,837)	(420,746)	(1,613)	84,393	96,775	669,725	19,657	(472,632)	10,235	0	49,577	(70,467)	39,669	