

香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
直接及分入再保險業務
Direct & Reinsurance Inward Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費淨額 Net Earned Premiums	須付的佣金毛額 Gross Commissions Payable	須付的佣金淨額 Net Commissions Payable	已償付申索毛額 Gross Claims Paid	已償付申索淨額 Net Claims Paid	已承付申索淨額 Net Claims Incurred	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	56,501	39,208	34,641	2,390	(5,441)	23,148	17,032	16,566	0	7,528	15,988
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	30,253	21,097	25,964	5,307	6,208	21,564	20,290	23,934	39	2,272	(6,489)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
船舶 - 損壞及法律責任 Ships, Damage & Liability	6,008	6,008	5,247	1,335	1,102	4,575	4,575	5,020	0	260	(1,135)
貨運 Goods in Transit	8,312	8,169	8,882	1,669	1,744	3,630	3,601	2,477	3	425	4,233
財產損壞 Property Damage	278,606	72,240	80,120	23,535	(21,309)	139,837	44,772	46,761	0	26,031	28,637
一般法律責任 General Liability	442,173	347,964	335,413	20,591	2,970	203,916	154,527	128,419	97,015	22,142	84,867
金錢損失 Pecuniary Loss	9,794	2,250	1,891	560	(1,179)	41	12	298	0	524	2,248
非比例協約再保險 Non-proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
比例協約再保險 Proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
總額 Total	831,647	496,936	492,158	55,387	(15,905)	396,711	244,809	223,475	97,057	59,182	128,349

註：承保利潤(虧損)是根據保險公司呈報的"滿期保費淨額"減去"須付的佣金淨額"、"已承付申索淨額"、"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risks Adjustment" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本補充數據所包含數字，是根據某些財政年度結束日期不在12月31日的公司就其2024財政年度開始之前向保險業監管局提交的季度報表中申報的統計資料編輯而成。上述數字(除直接業務，包括其中按汽車類別及按職業行業公布的數字外)已包括由該等公司承保的非香港一般業務，該等資料屬臨時性質及未經審計，並且以曆年基礎計算。因此該等資料有可能在經最後審計時而被修改。保險業監管局雖已適當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申述。

Supplementary statistics contained herein are compiled from statistical information relevant to the period prior to the start of the respective 2024 financial year provided by certain companies with their financial year end dates not falling on 31 December in their quarterly returns to the Insurance Authority. The above figures (except for direct business, which includes those by Type of Motor Vehicle and Trade Occupation) have included non-Hong Kong general business written by those companies. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore 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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Provisional Statistics on Hong Kong General Business
二零二四年一月至十二月
January to December 2024
直接業務
Direct Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business		毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 Net Earned Premiums	須付的佣金 Gross Commissions Payable	須付的佣金 Net Commissions Payable	已償付申索 Gross Claims Paid	已償付申索 Net Claims Paid	已承付申索 Net Claims Incurred	未過期風險 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / Underwriting Profit/(Loss)	
意外及健康 Accident & Health	醫療 Medical	18,875	18,689	16,352	477	447	9,461	9,391	9,375	0	2,070	4,460	
	非醫療 Non-Medical	29,764	12,660	12,170	131	(7,379)	11,548	5,516	4,395	0	5,094	10,060	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	3,988	20	21	168	(756)	1,877	(41)	(41)	0	167	651	
	第三者 Third Party	5,201	13	92	4	(829)	12,703	13,347	5,632	39	1,427	(6,177)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		0	0	0	0	0	0	0	0	0	0	0	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	0	0	0	0	0	0	0	0	0	0	0	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	0	0	0	0	0	0	0	0	0	0	0
		承運人責任 Forwarder Liability	0	0	0	0	0	0	0	0	0	0	0
	船東責任保賠 Protection & Indemnity	0	0	0	0	0	0	0	0	0	0	0	
	其他 Others	0	0	0	0	0	0	0	(5)	0	0	5	
貨運 Goods in Transit	162	19	18	19	(26)	45	16	(63)	3	48	56		
財產損壞 Property Damage	火災 Fire	163,221	8,917	8,436	6,574	(28,126)	83,473	4,896	6,986	0	20,023	9,553	
	工程 Engineering	30,067	598	(248)	1,736	(6,333)	7,522	65	2,108	0	1,222	2,755	
	其他 Others	5,621	5,380	5,278	834	756	2,721	2,702	3,974	0	413	135	
	僱員補償 Employees' Compensation (EC)	344,140	301,766	287,187	15,840	9,626	186,567	143,401	142,227	96,674	17,412	21,248	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	2,433	2,277	1,623	70	63	1,318	1,318	(2,999)	0	114	4,445	
	其他 Others	76,074	24,573	24,417	1,504	(10,222)	9,775	4,219	(24,764)	239	3,670	55,494	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	0	0	0	0	0	0	0	0	0	0	0	
	其他 Others	8,960	1,847	1,636	383	(1,236)	24	12	355	0	485	2,032	
總額 Total		688,506	376,759	356,982	27,740	(44,015)	327,034	184,842	147,180	96,955	52,145	104,717	

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 二零二四年一月至十二月
 January to December 2024
 分入再保險業務
 Reinsurance Inward Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	7,862	7,859	6,119	1,782	1,491	2,139	2,125	2,796	0	364	1,468
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	21,064	21,064	25,851	5,135	7,793	6,984	6,984	18,343	0	678	(963)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	0	0	0	0	0	0	0	0	0	0	0
船舶 - 損壞及法律責任 Ships, Damage & Liability	6,008	6,008	5,247	1,335	1,102	4,575	4,575	5,025	0	260	(1,140)
貨運 Goods in Transit	8,150	8,150	8,864	1,650	1,770	3,585	3,585	2,540	0	377	4,177
財產損壞 Property Damage	79,697	57,345	66,654	14,391	12,394	46,121	37,109	33,693	0	4,373	16,194
一般法律責任 General Liability	19,526	19,348	22,186	3,177	3,503	6,256	5,589	13,955	102	946	3,680
金錢損失 Pecuniary Loss	834	403	255	177	57	17	0	(57)	0	39	216
非比例協約再保險 Non-proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
比例協約再保險 Proportional Treaty Reinsurance	0	0	0	0	0	0	0	0	0	0	0
總額 Total	143,141	120,177	135,176	27,647	28,110	69,677	59,967	76,295	102	7,037	23,632

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 二零二四年一月至十二月
 January to December 2024
 汽車, 損壞及法律責任 (直接業務)
 Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle		承保範圍 Coverage	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費淨額 Net Earned Premiums	須付的佣金毛額 Gross Commissions Payable	須付的佣金淨額 Net Commissions Payable	已償付申索毛額 Gross Claims Paid	已償付申索淨額 Net Claims Paid	已承付申索淨額 Net Claims Incurred	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	總保額 Total Sums Insured	承保車輛數目 No. of Vehicles Insured
			千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000	千元 \$'000
私家車 Private Cars		綜合 Comprehensive	1,682	20	19	14	(396)	938	(24)	(24)	0	73	366	95,712	109
		第三者 Third Party	71	8	9	2	(12)	4,882	4,982	3,899	0	439	(4,317)		35
貨車 Goods Carrying Vehicles		綜合 Comprehensive	1,550	0	2	99	(252)	325	(17)	(17)	0	63	208	49,328	113
		第三者 Third Party	65	6	23	1	(13)	7,763	8,379	1,017	39	751	(1,771)		17
拖拉機 Tractors		綜合 Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0	0
		第三者 Third Party	(2)	(2)	50	1	0	0	0	730	0	26	(706)		0
的士 Taxis		綜合 Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0	0
		第三者 Third Party	0	0	0	0	0	0	0	0	0	0	0		0
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0	0
		第三者 Third Party	0	0	0	0	0	0	0	0	0	0	0		0
	紅色 Red	綜合 Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0	0
		第三者 Third Party	0	0	0	0	0	0	0	0	0	0	0		0
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	133	0	0	11	(16)	86	0	0	0	6	10	4,174	8
		第三者 Third Party	5,035	0	0	0	(798)	(655)	0	0	0	204	594		398
電單車 Motor Cycles		綜合 Comprehensive	0	0	0	0	0	0	0	0	0	0	0	0	0
		第三者 Third Party	1	1	10	0	0	0	0	0	0	6	4		2
其他 Others		綜合 Comprehensive	623	0	0	44	(92)	528	0	0	0	25	67	21,557	29
		第三者 Third Party	31	0	0	0	(6)	713	(14)	(14)	0	1	19		4
總額 Grand Total		所有承保範圍 All Coverage	9,189	33	113	172	(1,585)	14,580	13,306	5,591	39	1,594	(5,526)	170,771	715

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 二零二四年一月至十二月
 January to December 2024
 僱員補償保險 (直接業務)
 Employees' Compensation Insurance (Direct Business)

(千元)
(\$'000)

職業行業 Trade Occupation	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費淨額 Net Earned Premiums	須付的佣金毛額 Gross Commissions Payable	須付的佣金淨額 Net Commissions Payable	已償付申索毛額 Gross Claims Paid	已償付申索淨額 Net Claims Paid	已承付申索淨額 Net Claims Incurred	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	8	8	33	3	3	1	1	(118)	1	0	147	574	
2 採礦及採石業 Mining & Quarrying	0	0	0	0	0	0	0	0	0	0	0	0	
3 製造業 Manufacturing	11	22	405	7	7	53	53	121	2	1	274	579	
4 電力, 燃氣及水務業 Electricity, Gas & Water	0	0	0	0	0	0	0	0	0	0	0	0	
5 a. 特別行業 Special Trades	790	711	1,888	183	187	73	71	1,144	29	(87)	615	17,779	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	0	0	0	0	0	60	60	(1,822)	0	42	1,780	0	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	212,909	199,780	203,625	11,625	9,742	132,018	106,614	141,405	96,655	9,157	(53,334)		26,001,009
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	725	642	588	102	102	313	240	500	6	93	(113)	67,859	
b. 飲食及酒店業 Restaurants & Hotels	12,974	10,372	7,771	809	573	7,652	4,703	(1,795)	59	492	8,442	1,378,618	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	59,874	47,916	29,181	229	(1,384)	15,919	10,247	(9,014)	(189)	2,425	37,343	4,700,046	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	47,819	36,242	38,909	1,613	(332)	25,281	18,277	6,654	(25)	3,485	29,127	5,714,781	
9 社區, 社會及個人服務業 Community, Social and Personal Services	9,030	6,073	4,787	1,269	728	5,197	3,135	5,152	136	1,804	(3,033)	2,620,768	
10 其他/未分類職業 Others/Non-Classified Occupations	0	0	0	0	0	0	0	0	0	0	0	0	
總額 Grand Total	344,140	301,766	287,187	15,840	9,626	186,567	143,401	142,227	96,674	17,412	21,248	14,501,004	26,001,009