



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
按業務總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

直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business													總額 Total
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		
			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	10,742,110	3,045,369	37,404	3,098,980	695,210	7,248,287	2,307,352	2,804,039	212,116	59,945	994,206	31,245,018	
淨保費 Net Premium Written	8,652,580	2,516,980	11,602	1,214,397	349,158	3,495,214	1,782,626	1,917,094	177,070	52,624	418,914	20,588,260	
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	(111,946)	74,261	728	47,768	7,976	(64,769)	158,734	136,852	304,943	10,360	(34,151)	530,755	
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	171,419	(95,166)	(693)	(3,053)	37,024	171,066	171,220	(51,850)	(13,076)	2,407	92,507	481,806	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	33,485	(58,588)	(473)	27,957	40,260	87,820	315,978	56,915	291,352	12,757	74,923	882,386	
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	15,920	(163,075)	(377)	22,668	(748)	92,914	(109,832)	(4,253)	(2,292)	8	10,975	(138,092)	
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results Including discount movement - Profit(Loss)	49,406	(221,663)	(850)	50,625	39,512	180,734	206,145	52,662	289,060	12,764	85,898	744,294	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												2,030,216	
與本財政年度相關的其他收入 Other Income relating to current financial year												425,239	
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(542,504)	
經營業績 - 利潤(虧損) Operating Results - Profit(Loss)												2,657,245	

註(1): 由於舍入除殘差影響，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
二零二五年一月至三月
January to March 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													
	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	8,015,813	1,409,213	16,541	1,836,638	313,710	1,818,010	586,839	1,427,585	513,962	757,266	140,109	46,573	246,800	17,129,060
淨保費 Net Premium Written	6,389,701	1,050,186	1,138	787,705	117,700	574,867	385,698	1,165,265	323,753	328,988	110,293	41,522	37,804	11,314,619
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	(65,208)	79,720	(1,502)	3,090	(10,870)	40,260	48,602	83,578	43,361	59,566	270,741	6,010	(37,004)	520,345
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	221,918	(9,214)	116	(47,231)	79,317	74,404	54,543	126,345	58,189	64,746	(15,298)	-	31,089	638,924
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	131,607	59,589	(1,588)	(62,696)	67,351	95,236	95,520	206,074	102,685	113,237	255,271	6,010	(10,215)	1,058,080



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
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	2,726,297	1,636,157	20,863	1,262,341	381,500	5,430,277	292,928	1,532,810	72,007	13,373	747,406	14,115,959	31,245,018	
淨保費 Net Premium Written	2,262,879	1,466,795	10,464	426,692	231,458	2,920,347	231,664	1,264,354	66,777	11,102	381,109	9,273,641	20,588,260	
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	(46,738)	(5,459)	2,230	44,678	18,846	(105,029)	26,554	33,925	34,203	4,350	2,852	10,410	530,755	
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	(50,499)	(85,951)	(809)	44,178	(42,293)	96,662	(9,669)	(174,784)	2,222	2,407	61,418	(157,118)	481,806	
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(98,121)	(118,177)	1,115	90,653	(27,091)	(7,416)	14,384	(159,007)	36,082	6,747	85,137	(175,695)	882,386	



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
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 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	船航、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	總計 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	7,627,596	1,377,287	5,698	771,764	261,151	1,654,514	579,752	1,396,761	504,745	681,495	140,109	46,573	221,522	15,268,966	
淨保費 Net Premium Written	6,047,993	1,025,198	34	296,162	107,305	536,598	378,634	1,139,239	319,696	309,619	110,293	41,522	32,828	10,345,118	
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	(87,888)	71,802	54	(38,344)	(21,432)	70,102	46,193	74,111	42,693	53,946	270,741	6,010	(13,518)	474,469	
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	232,062	(6,325)	31	11,110	70,897	52,162	54,028	129,150	55,335	61,710	(15,298)	-	10,563	655,425	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	119,822	54,468	52	(28,672)	48,235	103,791	92,644	199,598	99,042	104,450	255,271	6,010	(7,109)	1,047,600	



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
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 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	564,623	145,877	2,215	315,531	126,960	691,352	195,126	157,613	23,095	13,373	24,399	2,260,163	17,529,129	
淨保費 Net Premium Written	458,069	56,327	1,651	50,837	39,570	364,070	146,224	78,559	17,865	11,102	3,572	1,227,846	11,572,964	
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	(30,248)	16,094	1,106	(4,375)	(4,368)	(101,751)	22,330	(4,418)	13,236	4,350	150	(87,893)	386,577	
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	34,536	7,836	21	(51,737)	(135,006)	99,818	(3,328)	(72,260)	11,640	2,407	(11,256)	(117,330)	538,095	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	3,040	25,078	894	(55,567)	(143,974)	6,261	18,547	(68,636)	25,017	6,747	(14,741)	(197,333)	850,267	



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
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 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		388,217	31,926	10,844	1,064,875	52,559	163,496	7,088	30,823	9,217	75,771	-	-	25,278	1,860,093
淨保費 Net Premium Written		341,708	24,988	1,105	491,544	10,396	38,269	7,063	26,026	4,057	19,369	-	-	4,976	969,501
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		22,680	7,917	(1,556)	41,434	10,562	(29,841)	2,409	9,467	668	5,620	-	-	(23,485)	45,875
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		(10,143)	(2,890)	85	(58,341)	8,419	22,242	516	(2,804)	2,854	3,035	-	-	20,526	(16,502)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)		11,784	5,122	(1,640)	(34,024)	19,116	(8,555)	2,876	6,476	3,643	8,787	-	-	(3,105)	10,480



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
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	2,161,674	1,490,280	18,648	946,811	254,541	4,738,924	97,802	1,375,198	48,912	-	723,007	11,855,796	13,715,889
淨保費 Net Premium Written	1,804,810	1,410,468	8,813	375,855	191,888	2,556,277	85,440	1,185,795	48,912	-	377,537	8,045,795	9,015,296
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	(16,491)	(21,554)	1,124	49,053	23,214	(3,278)	4,223	38,343	20,966	0	2,702	98,303	144,178
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	(85,035)	(93,787)	(831)	95,915	92,713	(3,156)	(6,340)	(102,524)	(9,418)	-	72,675	(39,788)	(56,289)
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(101,162)	(143,256)	221	146,220	116,883	(13,676)	(4,163)	(90,371)	11,065	0	99,878	21,638	32,119

(港幣千元)
(HK\$'000)