



香港一般業務的年度統計數字
Annual Statistics on Hong Kong General Business
二零二四年
Year 2024
僱員補償申索
Employees' Compensation Claims

(港幣百萬元)
(HK\$m)

Table 1 : Employees' Compensation Gross Claims Paid During the Period (Accident Year Basis)														
職業行業 Trade Occupation	個別意外年度 Individual Accident Year													
	過往年度 Prior Years	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. 農業、林水業及漁業 1. Agriculture, Forestry & Fishing	0	-	-	-	-	0	0	3	1	0	2	1	2	
2. 採礦及採石業 2. Mining & Quarrying	-	-	-	-	-	-	-	2	1	-	0	1	0	
3. 製造業 3. Manufacturing	-	2	1	1	(0)	1	2	7	8	16	21	32	6	
4. 電力、燃氣及水務業 4. Electricity, Gas & Water	-	-	1	-	-	-	-	-	-	2	0	1	0	
5a1. 特別行業 - 按年薪 5a1. Special Trades - on Annual Wage Basis	0	-	0	-	1	3	7	22	14	25	34	35	3	
5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	-	0	0	(1)	6	11	13	21	40	43	53	44	7	
5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	-	0	0	1	1	2	3	2	1	4	3	5	0	
5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	0	0	-	6	2	12	39	62	151	257	289	193	18	
6a. 批發、零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	(1)	0	0	1	4	2	7	8	23	39	57	76	14	
6b. 飲食及酒店業 6b. Restaurants & Hotels	(0)	0	(0)	1	(1)	1	12	20	28	44	64	93	24	
7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	0	1	-	(1)	2	4	11	30	23	30	53	60	13	
8. 金融、保險、地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	0	0	1	2	7	5	10	43	39	83	87	87	20	
9. 社區、社會及個人服務業 9. Community, Social and Personal Services	22	0	(1)	2	(0)	6	10	19	31	62	116	150	35	
10. 其他/未分類職業 10. Others/Non-Classified Occupations	-	4	0	0	-	-	0	1	1	3	1	1	0	
總額 Total	22	7	2	12	21	44	115	256	361	609	780	780	140	

表 2：於期末尚未獲償已解決申索毛額及未決申索數目 (以意外年度為基準) Table 2 : Employees' Compensation Gross Case Outstanding Claims Amount and Number of Outstanding Claims as at the end of the Period (Accident Year Basis)														
職業行業 Trade Occupation	個別意外年度 Individual Accident Year													未決申索數目 (個位數) Number of Outstanding Claims (in unit)
	過往年度 Prior Years	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	-	-	-	-	0	1	1	0	-	3	3	4	3	2,595
2. 採礦及採石業 2. Mining & Quarrying	-	-	-	-	-	-	-	2	-	-	-	1	0	158
3. 製造業 3. Manufacturing	-	0	2	1	2	3	5	11	16	28	28	39	50	1,086
4. 電力、燃氣及水務業 4. Electricity, Gas & Water	-	-	1	-	0	-	-	-	0	0	1	2	2	58
5a1. 特別行業 - 按年薪 5a1. Special Trades - on Annual Wage Basis	3	4	1	1	6	5	12	15	26	59	71	79	56	921
5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis	-	2	0	1	1	10	28	17	54	67	102	146	106	1,941
5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	-	0	0	0	0	0	0	1	1	3	6	11	11	214
5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	2	1	1	7	12	15	52	87	214	333	376	508	417	6,375
6a. 批發、零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	1	1	21	7	6	9	12	10	21	49	80	113	109	2,880
6b. 飲食及酒店業 6b. Restaurants & Hotels	1	0	0	1	1	4	17	29	28	57	85	184	180	5,090
7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	1	4	1	2	6	6	16	22	32	45	84	117	131	2,101
8. 金融、保險、地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	4	0	0	3	9	9	18	32	46	92	136	184	205	6,425
9. 社區、社會及個人服務業 9. Community, Social and Personal Services	5	3	2	8	7	4	12	24	38	84	160	266	301	10,363
10. 其他/未分類職業 10. Others/Non-Classified Occupations	-	-	0	1	-	-	0	0	0	9	42	3	3	286
總額 Total	17	17	28	32	51	67	174	252	476	829	1,172	1,657	1,575	40,463

表 3.1 - 保費 (未減除再保險前及以承保年度為基準)
Table 3.1 - Written Premium (Gross of Reinsurance and Underwriting Year Basis)

承保年度 Underwriting Year Basis	財政年度期間的保費 Written Premium during the financial year period											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
年份 Year												
2013	931	81	30	147	32	10	8	6	2	0	0	-
2014		659	68	137	28	18	13	12	11	12	12	12
2015			758	178	41	35	26	20	19	16	14	14
2016				864	172	57	82	139	45	72	41	31
2017					774	255	156	145	152	140	148	144
2018						823	300	158	96	88	74	77
2019							1,008	380	198	121	200	53
2020								1,251	186	312	80	95
2021									931	181	85	128
2022										1,020	172	67
2023											1,796	251
2024												1,076
總額 Total	931	740	856	1,325	1,047	1,198	1,594	2,121	1,640	1,962	2,822	1,948

表 3.2 - 溢利保費 (未減除再保險前及以承保年度為基準)
Table 3.2 - Earned Premium (Gross of Reinsurance and Underwriting Year Basis)

承保年度 Underwriting Year Basis	財政年度期間的溢利保費 Earned Premium during the financial year period											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
年份 Year												
2013	285	313	164	238	69	21	9	6	2	1	0	-
2014		223	301	204	60	26	17	13	11	12	12	12
2015			301	405	171	92	45	24	20	16	15	14
2016				253	345	175	142	151	115	103	47	32
2017					235	377	288	252	235	210	218	204
2018						428	463	270	170	114	101	101
2019							582	594	318	180	187	77
2020								532	483	383	217	166
2021									475	385	231	185
2022										714	417	224
2023											550	659
2024												384
總額 Total	285	536	765	1,099	881	1,120	1,546	1,842	1,829	2,118	1,995	2,058

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表 3.3 - 已償付申索三角 (毛額以承保年度為基準)
Table 3.3 - Paid Incremental Claims Triangle (Gross Underwriting Year Basis)

承保年度 Underwriting Year Basis	每個發展年度的已償付申索 Claims Paid in each year of development											
年份 Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	380	474	742	840	600	390	238	115	52	38	7	3
2013	2	20	70	114	124	119	95	64	47	32	16	3
2014		2	31	83	122	114	108	66	26	16	8	12
2015			4	36	123	164	205	155	103	79	48	50
2016				3	50	127	178	173	209	161	112	63
2017					5	48	155	211	230	205	165	94
2018						6	75	172	226	288	209	182
2019							422	513	417	426	467	326
2020								6	56	154	262	313
2021									4	72	142	141
2022										6	74	146
2023											4	77
2024												20
總額 Total	382	496	847	1,077	1,023	968	1,480	1,475	1,371	1,473	1,516	1,428

表 3.4 - 已結未決申索三角 (未減除再保險額及以承保年度為基準)
Table 3.4 - Case Outstanding Triangle (Gross of Reinsurance and Underwriting Year Basis)

承保年度 Underwriting Year Basis	每個發展年度末的已結未決申索 Case Outstanding at the end of each year of development											
年份 Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	705	786	1,051	824	576	340	212	113	55	23	9	6
2013	49	145	199	238	240	184	131	84	42	28	12	9
2014		34	122	230	236	190	132	80	49	26	20	7
2015			42	174	287	330	272	174	101	62	37	17
2016				53	179	318	355	361	270	203	131	88
2017					55	201	385	418	377	274	170	119
2018						87	293	430	472	379	281	212
2019							804	662	745	819	624	488
2020								126	334	529	581	532
2021									97	251	293	328
2022										103	272	327
2023											97	313
2024												180
總額 Total	754	964	1,414	1,519	1,573	1,649	2,585	2,447	2,541	2,696	2,527	2,625



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表三：(5c) 建造業 - 合約價值基準僱員補償 - 申索三角資料 (以承保年度為基準) Table 3 : (5c) Construction - Contract Value Basis Employees' Compensation - Claims Triangle Information (Underwriting Year Basis)												
表 3.5 - 已報申索數目三角 (未減除再保險前及以承保年度為基準) (單位數) Table 3.5 - Reported Claims Count Triangle (Gross of Reinsurance and Underwriting Year Basis) (in unit)												
承保年度 Underwriting Year Basis	每個發展年度末的已報申索數目 Reported Claims Count at the end of each year of development											
年份 Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
過往年度 Prior years	-	-	-	-	-	-	-	-	-	-	-	-
2013	643	833	528	623	580	431	342	325	316	309	307	303
2014		1,096	1,166	851	706	694	689	691	691	688	687	597
2015			1,166	1,593	1,270	1,197	1,156	1,181	1,176	1,165	1,161	1,143
2016				1,167	1,435	1,250	1,047	1,119	1,165	1,186	1,148	1,050
2017					1,184	1,350	980	808	814	751	734	721
2018						1,639	1,705	913	768	665	625	606
2019							10,940	11,451	11,661	12,866	12,912	12,140
2020								1,616	1,768	1,506	1,991	2,643
2021									1,820	1,638	816	909
2022										1,329	1,464	1,003
2023											1,539	1,747
2024												2,392
總額 Total	643	1,929	2,860	4,234	5,175	6,561	16,843	18,104	20,179	22,102	23,384	25,254