

香港一般保險業務的臨時統計數字 #  
 Provisional Statistics on Hong Kong General Insurance Business #  
 二零二零年一月至六月  
 January to June 2020  
 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	10,296,942	8,340,451	7,144,093	1,191,752	778,817	5,408,556	4,220,407	4,775,131	9,319	1,107,743	473,083
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,655,987	3,148,488	2,678,589	1,125,060	971,400	1,566,913	1,273,774	1,667,788	494	305,943	(267,036)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	70,680	6,684	11,757	9,832	3,552	118,015	26,536	31,740	0	2,056	(25,591)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,058,395	978,367	506,305	162,910	110,892	589,981	303,002	455,379	762	95,008	(155,736)
貨運 Goods in Transit	789,909	436,196	431,244	122,039	66,424	350,174	199,741	268,103	(50)	87,994	8,773
財產損壞 Property Damage	6,449,141	3,098,885	2,875,369	1,165,662	497,955	2,424,903	934,919	1,511,804	(2,106)	555,435	312,281
一般法律責任 General Liability	7,299,695	4,981,210	4,580,728	1,202,573	744,739	3,150,009	2,079,279	2,615,222	8,265	867,623	344,879
金錢損失 Pecuniary Loss	2,267,560	1,294,141	745,409	525,747	266,989	845,346	245,222	312,543	442	227,251	(61,816)
非比例協約再保險 Non-proportional Treaty Reinsurance	159,922	140,406	81,989	10,976	9,223	36,120	23,444	59,046	8,218	4,447	1,055
比例協約再保險 Proportional Treaty Reinsurance	435,238	375,669	264,759	53,920	45,143	204,206	168,154	216,546	(3,861)	12,725	(5,794)
總額 Total	33,483,469	22,800,497	19,320,242	5,570,471	3,495,134	14,694,223	9,474,478	11,913,302	21,483	3,266,225	624,098

# 在本報告中有關香港一般保險業務的定義，請參閱備註。

# Please refer to Remarks for the definition of Hong Kong General Insurance Business covered in this statistics.

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.

本報告所包含數字，是根據保險人向保險業監管局提交的季度報表內申報的統計資料編制而成。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。

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the Insurance Authority. 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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 二零二零年一月至六月  
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 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 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	醫療 Medical	8,504,292	6,981,645	5,776,882	727,633	479,472	4,575,521	3,575,571	4,017,839	10,042	849,633	419,896	
	非醫療 Non-Medical	1,033,822	746,931	843,957	315,467	193,112	514,763	396,494	361,935	(394)	218,571	70,733	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,428,030	1,168,640	1,162,654	361,387	275,029	708,003	571,016	671,941	157	182,839	32,688	
	第三者 Third Party	906,846	746,098	694,130	175,298	141,179	561,325	441,038	602,702	442	97,727	(147,920)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		41,120	2,184	1,999	1,715	131	92,033	941	(817)	0	697	1,988	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	204,770	105,688	94,795	38,344	17,751	97,689	50,977	65,687	(7)	18,072	(6,708)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	35,193	16,381	16,386	7,211	2,766	10,136	6,565	3,318	0	3,352	6,950
		承運人責任 Forwarder Liability	32,242	17,016	18,860	6,312	2,805	18,057	14,816	3,099	0	5,103	7,853
		船東責任保賠 Protection & Indemnity	1,428,941	581,995	142,725	50,585	42,452	236,087	100,146	201,199	782	49,999	(151,707)
		其他 Others	4,363	2,440	2,100	557	182	2,261	1,496	3,046	(1)	423	(1,550)
貨運 Goods in Transit		412,963	244,829	244,509	47,644	33,016	147,809	76,686	85,347	(1)	52,041	74,106	
財產損壞 Property Damage	火災 Fire	2,208,153	980,919	931,896	551,815	274,500	837,431	238,559	246,780	391	257,383	152,842	
	工程 Engineering	284,740	73,219	96,256	37,693	(6,829)	187,820	69,301	63,749	47	34,782	4,507	
	其他 Others	336,652	175,902	168,567	76,008	49,941	129,557	48,973	54,456	(142)	36,977	27,335	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	4,316,622	3,147,208	2,744,060	689,905	445,364	2,107,064	1,327,120	1,628,026	14,446	504,238	151,986	
	業主立案法團責任 Owners' Corporation Liability	22,357	16,855	14,218	5,716	4,189	2,314	1,698	2,570	0	2,261	5,198	
	其他 Others	1,809,913	1,088,799	1,134,003	329,020	184,916	432,146	256,254	522,809	(1,904)	273,550	154,632	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	864,897	681,746	211,160	296,696	237,600	613	(742)	7,208	0	30,751	(64,399)	
	其他 Others	684,425	218,621	215,990	95,703	(20,317)	488,410	170,120	119,498	445	98,312	18,052	
總額 Total		24,560,341	16,997,116	14,515,147	3,814,709	2,357,259	11,149,039	7,347,029	8,660,392	24,303	2,716,711	756,482	

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 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	758,828	611,875	523,254	148,652	106,233	318,272	248,342	395,357	(329)	39,539	(17,546)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,321,111	1,233,750	821,805	588,375	555,192	297,585	261,720	393,145	(105)	25,377	(151,804)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	29,560	4,500	9,758	8,117	3,421	25,982	25,595	32,557	0	1,359	(27,579)
船舶 - 損壞及法律責任 Ships, Damage & Liability	352,886	254,847	231,439	59,901	44,936	225,751	129,002	179,030	(12)	18,059	(10,574)
貨運 Goods in Transit	376,946	191,367	186,735	74,395	33,408	202,365	123,055	182,756	(49)	35,953	(65,333)
財產損壞 Property Damage	3,619,596	1,868,845	1,678,650	500,146	180,343	1,270,095	578,086	1,146,819	(2,402)	226,293	127,597
一般法律責任 General Liability	1,150,803	728,348	688,447	177,932	110,270	608,485	494,207	461,817	(4,277)	87,574	33,063
金錢損失 Pecuniary Loss	718,238	393,774	318,259	133,348	49,706	356,323	75,844	185,837	(3)	98,188	(15,469)
非比例協約再保險 Non-proportional Treaty Reinsurance	159,922	140,406	81,989	10,976	9,223	36,120	23,444	59,046	8,218	4,447	1,055
比例協約再保險 Proportional Treaty Reinsurance	435,238	375,669	264,759	53,920	45,143	204,206	168,154	216,546	(3,861)	12,725	(5,794)
總額 Total	8,923,128	5,803,381	4,805,095	1,755,762	1,137,875	3,545,184	2,127,449	3,252,910	(2,820)	549,514	(132,384)

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 Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle		承保範圍 Coverage	毛保費 Gross Premiums 港幣千元 HK\$'000	淨保費 Net Premiums 港幣千元 HK\$'000	滿期保費 淨額 Net Earned Premiums 港幣千元 HK\$'000	須付的佣金 毛額 Gross Commissions Payable 港幣千元 HK\$'000	須付的佣金 淨額 Net Commissions Payable 港幣千元 HK\$'000	已償付申索 毛額 Gross Claims Paid 港幣千元 HK\$'000	已償付申索 淨額 Net Claims Paid 港幣千元 HK\$'000	已承付申索 淨額 Net Claims Incurred 港幣千元 HK\$'000	未過期風險 調整 Unexpired Risks Adjustment 港幣千元 HK\$'000	管理開支 Management Expenses 港幣千元 HK\$'000	承保利潤 / (虧損) Underwriting Profit/(Loss) 港幣千元 HK\$'000	保額 Sums Insured 港幣千元 HK\$'000	承保車輛數目 No. of Vehicles Insured
私家車 Private Cars	綜合 Comprehensive		928,024	721,010	705,482	248,402	173,472	426,474	333,046	374,908	106	130,965	26,031	48,590,024	138,393
	第三者 Third Party		382,639	307,853	293,194	97,086	76,720	220,616	168,478	241,013		45,367	(70,417)		175,808
貨車 Goods Carrying Vehicles	綜合 Comprehensive		318,820	285,420	285,317	88,329	79,020	152,005	129,827	164,803	(705)	34,410	7,789	12,321,492	32,428
	第三者 Third Party		149,970	133,637	124,833	34,134	29,751	112,778	90,559	146,314	(375)	16,476	(67,333)		32,951
拖拉機 Tractors	綜合 Comprehensive		19,602	18,289	17,786	6,197	5,825	5,753	5,128	4,418	(19)	1,798	5,764	1,334,553	2,851
	第三者 Third Party		27,701	24,285	21,331	5,539	4,986	12,482	11,017	14,890	(189)	3,635	(1,991)		4,225
的士 Taxis	綜合 Comprehensive		102,206	90,855	97,137	7,971	7,159	105,378	87,200	100,025	1,096	10,042	(21,185)	731,960	3,072
	第三者 Third Party		147,823	128,452	106,995	8,444	6,583	117,993	95,863	97,917	1,262	13,898	(12,665)		6,398
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	12,499	11,292	14,350	914	860	4,153	3,347	10,286	(201)	1,028	2,377	142,470	270
		第三者 Third Party	40,811	36,599	36,419	2,451	2,152	32,695	28,594	27,460	(332)	3,257	3,882		1,316
	紅色 Red	綜合 Comprehensive	4,314	3,947	4,303	330	321	1,667	1,576	3,588	(1)	399	(4)	34,380	77
		第三者 Third Party	16,650	15,283	15,442	1,213	1,187	15,625	14,473	14,070	(10)	1,575	(1,380)		405
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive		20,444	18,654	18,798	3,431	3,088	4,471	3,890	6,223	(101)	2,215	7,373	1,353,181	2,283
	第三者 Third Party		43,379	39,328	34,916	7,437	7,004	20,093	16,381	24,687	(451)	3,969	(293)		5,198
電單車 Motor Cycles	綜合 Comprehensive		1,032	943	958	151	114	47	39	(1)	(1)	174	672	16,266	196
	第三者 Third Party		46,272	39,420	38,998	12,718	10,484	11,272	8,625	19,403	52	6,030	3,029		38,710
其他 Others	綜合 Comprehensive		21,089	18,230	18,523	5,662	5,170	8,055	6,963	7,691	(17)	1,808	3,871	1,034,099	1,839
	第三者 Third Party		51,601	21,241	22,002	6,276	2,312	17,771	7,048	16,948	(26)	3,520	(752)		8,946
總額 Grand Total		所有承保範圍 All Coverage	2,334,876	1,914,738	1,856,784	536,685	416,208	1,269,328	1,012,054	1,274,643	599	280,566	(115,232)	65,558,425	455,366

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 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

(港幣千元)  
(HK\$'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	7,800	6,862	6,398	2,781	2,441	2,909	2,370	2,749	(53)	820	441	415,595	
2 採礦及採石業 Mining & Quarrying	709	616	1,590	124	193	655	655	1,992	(73)	101	(623)	78,074	
3 製造業 Manufacturing	207,345	184,475	139,612	41,317	34,134	59,540	53,727	55,783	(779)	27,416	23,058	40,453,213	
4 電力, 燃氣及水務業 Electricity, Gas & Water	11,215	7,884	7,698	1,665	918	4,608	2,019	1,495	(53)	1,395	3,943	5,866,869	
5 a. 特別行業 Special Trades	390,586	290,487	275,271	80,073	46,314	152,333	120,178	216,475	(1,226)	49,885	(36,177)	31,569,069	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	38,215	30,719	25,484	7,646	6,783	12,264	11,273	(2,665)	(111)	3,151	18,326	1,802,739	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,344,969	734,317	621,567	109,240	12,350	1,009,907	397,667	486,047	20,785	132,224	(29,839)		148,554,529
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	414,879	337,848	288,553	98,051	81,444	123,083	104,613	137,100	(391)	51,989	18,411	88,751,958	
b. 飲食及酒店業 Restaurants & Hotels	377,700	332,400	292,572	72,172	62,506	164,827	148,777	163,293	(344)	44,626	22,491	27,658,658	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	376,969	294,975	250,581	57,460	39,674	131,392	111,070	162,245	(1,699)	39,342	11,019	56,058,420	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	614,546	517,038	427,908	115,404	95,794	190,439	156,997	197,009	(739)	75,235	60,609	256,096,937	
9 社區, 社會及個人服務業 Community, Social & Personal Services	503,836	386,516	385,251	96,299	56,028	246,954	211,822	199,594	(957)	75,279	55,307	83,794,490	
10 其他/未分類職業 Others/Non-Classified Occupations	27,853	23,071	21,575	7,673	6,785	8,153	5,952	6,909	86	2,775	5,020	7,549,551	
總額 Grand Total	4,316,622	3,147,208	2,744,060	689,905	445,364	2,107,064	1,327,120	1,628,026	14,446	504,238	151,986	600,095,573	148,554,529

## 備註 香港一般保險業務的定義

### Remarks Definition of Hong Kong General Insurance Business

#### 香港一般保險業務

指：

- a) 任何屬一般保險業務的直接業務或臨時再保險業務，而所涉及的風險是在香港承保的，換言之：
- (i) 保單是在香港發出的；
  - (ii) 投保表格、投保申請表格或任何其他同類性質的表格是在香港擬備或簽署的；
  - (iii) 投保表格、投保申請表格或任何其他同類性質的表格是在香港呈交或收取的；
  - (iv) 投保表格、投保申請表格或任何其他同類性質的表格是在香港獲接受的；或
  - (v) 風險是在香港獲接受的；或
- b) 任何屬一般保險業務的協約再保險業務，而所涉及的風險是在香港承保的，換言之：
- (i) 協約是在香港簽署的；
  - (ii) 協約是在香港獲接受的；或
  - (iii) 協約談判是在香港完成的，
- 但不包括以下協約再保險業務：該業務承保的全部風險中，不足25%的風險（根據該協約的可收取毛保費計算）是在香港產生的。

在下列情況下，有關風險須當作在香港產生：

- a) 如屬意外及健康或金錢損失的保險業務，屬個人的保單持有人是在香港居住的，或保單持有人是《公司條例》(第622章)第2(1)條所界定的公司；
- b) 如屬飛機、船舶及貨運的保險業務，風險是在香港承保的；及
- c) 如屬所有其他保險業務，風險是位於香港的。

#### Hong Kong general insurance business

means:

- a) any direct business or facultative reinsurance business, being general insurance business, in relation to which the risk is underwritten in Hong Kong, that is to say:
- (i) the policy is issued in Hong Kong;
  - (ii) the proposal form, application form or any other form of a similar nature is prepared or signed in Hong Kong;
  - (iii) the proposal form, application form or any other form of a similar nature is submitted or received in Hong Kong;
  - (iv) the proposal form, application form or any other form of a similar nature is accepted in Hong Kong; or
  - (v) the risk is accepted in Hong Kong; or
- b) any treaty reinsurance business, being general insurance business, in relation to which the risk is underwritten in Hong Kong, that is to say:
- (i) the treaty is signed;
  - (ii) the treaty is accepted; or
  - (iii) the treaty negotiation is concluded,
- in Hong Kong, other than treaty reinsurance business in respect of which less than 25% of the total risk (calculated in terms of the gross premiums receivable under the treaty) arises in Hong Kong.
- A risk is deemed to arise in Hong Kong:
- a) in the case of Accident & Health or Pecuniary Loss insurance business, if the policy holder being an individual is resident in Hong Kong or the policy holder is a company as defined by section 2(1) of the Companies Ordinance (Cap. 622);
  - b) in the case of Aircraft, Ships and Goods In Transit insurance business, if the risk is underwritten in Hong Kong; and
  - c) in all other cases of insurance business, if the risk is located in Hong Kong.