

香港一般保險業務的臨時統計數字 #
Provisional Statistics on Hong Kong General Insurance Business #
 二零一九年一月至九月
January to September 2019
 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	15,028,601	12,053,066	10,667,700	2,000,454	1,356,911	9,149,683	7,399,215	7,576,859	1,932	1,595,105	136,893
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	4,906,091	4,120,539	3,680,091	1,460,677	1,182,435	2,710,111	2,072,924	2,364,173	(4,716)	492,392	(354,193)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	112,807	38,719	38,413	11,534	8,481	33,540	23,211	36,032	10	6,257	(12,367)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,388,910	1,111,059	607,116	223,241	140,790	725,247	438,393	447,377	3,478	103,052	(87,581)
貨運 Goods in Transit	1,209,579	718,583	703,976	180,143	110,373	586,624	301,327	448,984	127	142,751	1,741
財產損壞 Property Damage	7,893,717	3,560,389	3,404,830	1,580,316	781,504	4,153,185	1,669,071	1,158,319	5,134	783,927	675,946
一般法律責任 General Liability	9,885,807	6,953,336	6,365,214	1,666,816	1,048,457	5,049,013	3,454,456	3,877,561	35,407	1,264,027	139,762
金錢損失 Pecuniary Loss	2,179,037	1,107,254	1,131,363	456,452	147,946	803,864	266,562	310,214	268	313,204	359,731
非比例協約再保險 Non-proportional Treaty Reinsurance	169,818	146,734	120,679	11,874	10,240	109,083	85,274	84,414	(91)	5,508	20,608
比例協約再保險 Proportional Treaty Reinsurance	590,091	484,145	349,011	127,023	115,635	309,898	245,407	236,257	165	21,142	(24,188)
總額 Total	44,364,458	30,293,824	27,068,393	7,718,530	4,902,772	23,630,248	15,955,840	16,540,190	41,714	4,727,365	856,352

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.

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一九年一月至九月
 January to September 2019
 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	11,673,912	9,552,292	8,215,431	1,036,354	736,365	7,566,261	6,144,025	6,353,984	996	1,138,491	(14,405)	
	非醫療 Non-Medical	2,357,720	1,770,534	1,727,914	744,710	468,981	880,195	677,350	687,554	405	389,089	181,885	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,188,885	1,765,019	1,719,177	571,707	404,442	1,314,881	948,078	1,060,862	(3,430)	303,807	(46,504)	
	第三者 Third Party	1,250,743	1,025,283	974,770	255,354	204,367	788,536	651,771	790,627	(1,249)	150,140	(169,115)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		42,673	2,595	2,776	1,728	133	8,065	1,611	1,151	10	4,644	(3,162)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	273,108	147,746	136,575	45,565	19,806	207,116	133,722	(2,979)	2,814	21,523	95,411	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	45,952	23,153	23,391	9,288	3,921	23,216	9,511	5,448	(9)	6,022	8,009
		承運人責任 Forwarder Liability	55,206	32,582	24,973	11,989	6,427	20,304	15,223	14,603	1	6,168	(2,226)
		船東責任保賠 Protection & Indemnity	1,470,559	583,593	117,151	52,241	36,728	184,629	73,402	181,571	941	35,016	(137,105)
		其他 Others	5,529	3,157	2,493	982	397	2,156	1,320	1,369	1	441	285
貨運 Goods in Transit	703,178	397,192	389,197	79,850	51,816	246,286	100,761	131,073	39	82,838	123,431		
財產損壞 Property Damage	火災 Fire	2,994,789	1,396,882	1,313,607	791,378	441,724	1,159,272	380,618	276,137	(44)	370,204	225,586	
	工程 Engineering	433,762	163,084	122,087	52,831	(8,203)	347,125	98,011	149,869	899	60,436	(80,914)	
	其他 Others	472,161	261,220	249,645	103,933	65,216	111,432	66,571	64,480	187	63,994	55,768	
	僱員補償 Employees' Compensation (EC)	5,812,241	4,389,225	3,743,801	921,340	620,066	3,361,495	2,181,469	2,467,293	31,940	695,520	(71,018)	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	29,278	22,163	21,369	6,759	4,652	4,300	3,939	9,829	(6)	3,475	3,419	
	其他 Others	2,683,476	1,653,842	1,642,136	497,393	273,673	678,832	411,170	679,445	1,957	410,218	276,843	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	412,860	346,035	325,367	121,061	98,783	1,133	(819)	(400)	0	37,455	189,529	
	其他 Others	994,224	359,878	301,584	132,619	(51,341)	255,573	77,772	97,703	410	154,447	100,365	
總額 Total		33,900,256	23,895,475	21,053,444	5,437,082	3,377,953	17,160,807	11,975,505	12,969,619	35,862	3,933,928	736,082	

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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	996,969	730,240	724,355	219,390	151,565	703,227	577,840	535,321	531	67,525	(30,587)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,466,463	1,330,237	986,144	633,616	573,626	606,694	473,075	512,684	(37)	38,445	(138,574)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	70,134	36,124	35,637	9,806	8,348	25,475	21,600	34,881	0	1,613	(9,205)
船舶 - 損壞及法律責任 Ships, Damage & Liability	538,556	320,828	302,533	103,176	73,511	287,826	205,215	247,365	(270)	33,882	(51,955)
貨運 Goods in Transit	506,401	321,391	314,779	100,293	58,557	340,338	200,566	317,911	88	59,913	(121,690)
財產損壞 Property Damage	3,993,005	1,739,203	1,719,491	632,174	282,767	2,535,356	1,123,871	667,833	4,092	289,293	475,506
一般法律責任 General Liability	1,360,812	888,106	957,908	241,324	150,066	1,004,386	857,878	720,994	1,516	154,814	(69,482)
金錢損失 Pecuniary Loss	771,953	401,341	504,412	202,772	100,504	547,158	189,609	212,911	(142)	121,302	69,837
非比例協約再保險 Non-proportional Treaty Reinsurance	169,818	146,734	120,679	11,874	10,240	109,083	85,274	84,414	(91)	5,508	20,608
比例協約再保險 Proportional Treaty Reinsurance	590,091	484,145	349,011	127,023	115,635	309,898	245,407	236,257	165	21,142	(24,188)
總額 Total	10,464,202	6,398,349	6,014,949	2,281,448	1,524,819	6,469,441	3,980,335	3,570,571	5,852	793,437	120,270

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 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 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		1,395,372	1,064,937	1,052,439	385,928	241,684	799,352	577,750	596,692	(5,353)	214,801	4,615	75,293,713	211,153
	第三者 Third Party		523,344	417,547	401,525	138,868	108,506	270,209	218,137	310,258	(2,304)	69,459	(84,394)		253,128
貨車 Goods Carrying Vehicles	綜合 Comprehensive		492,098	433,478	414,883	145,174	126,853	335,229	223,192	257,931	(2,693)	58,149	(25,357)	19,697,452	50,901
	第三者 Third Party		209,994	185,589	181,947	53,968	48,722	177,476	160,422	166,574	(5,371)	23,385	(51,363)		48,018
拖拉機 Tractors	綜合 Comprehensive		34,540	30,971	30,393	12,475	11,103	16,507	15,039	11,079	(19)	2,610	5,620	2,352,325	4,743
	第三者 Third Party		40,489	35,473	26,727	7,017	6,659	18,288	16,231	15,773	498	4,727	(930)		6,715
的士 Taxis	綜合 Comprehensive		170,023	149,701	142,656	11,535	10,075	126,845	99,900	157,009	4,341	18,341	(47,110)	1,445,263	6,247
	第三者 Third Party		171,933	146,963	140,452	10,621	8,041	168,501	134,896	147,312	5,629	17,562	(38,092)		8,511
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	23,496	21,377	17,139	1,318	1,221	8,341	7,481	10,535	301	2,014	3,068	284,710	475
		第三者 Third Party	66,684	58,207	58,377	4,153	3,508	55,160	50,124	40,122	(201)	5,557	9,391		2,123
	紅色 Red	綜合 Comprehensive	7,472	6,892	6,344	497	487	3,577	3,542	2,330	56	713	2,758	67,740	123
		第三者 Third Party	26,018	24,054	24,517	1,889	1,856	17,757	16,634	25,212	76	2,651	(5,278)		638
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive		29,190	26,418	25,330	5,885	5,266	11,383	10,246	13,284	64	3,238	3,478	2,242,653	3,731
	第三者 Third Party		65,626	60,564	49,106	10,529	10,152	37,742	29,030	53,221	403	6,524	(21,194)		8,199
電單車 Motor Cycles	綜合 Comprehensive		1,680	1,472	1,577	258	201	5	4	35	(6)	364	983	35,597	269
	第三者 Third Party		66,834	56,784	54,650	18,629	15,405	11,052	9,876	17,957	245	10,002	11,041		54,686
其他 Others	綜合 Comprehensive		35,014	29,773	28,416	8,637	7,552	13,642	10,924	11,967	(121)	3,577	5,441	1,704,684	2,991
	第三者 Third Party		79,821	40,102	37,469	9,680	1,518	32,351	16,421	14,198	(224)	10,273	11,704		11,910
總額 Grand Total		所有承保範圍 All Coverage	3,439,628	2,790,302	2,693,947	827,061	608,809	2,103,417	1,599,849	1,851,489	(4,679)	453,947	(215,619)	103,124,137	674,561

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 二零一九年一月至九月
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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	12,613	11,263	8,944	2,866	2,547	5,679	4,987	450	130	1,311	4,506	545,254	
2 採礦及採石業 Mining & Quarrying	3,353	3,074	1,923	533	474	1,631	1,631	1,108	110	431	(200)	249,062	
3 製造業 Manufacturing	255,220	227,744	193,702	53,485	46,697	95,699	89,393	96,481	(419)	36,242	14,701	49,703,516	
4 電力, 燃氣及水務業 Electricity, Gas & Water	12,841	10,122	9,259	2,550	1,602	2,538	1,997	1,838	74	2,006	3,739	6,053,675	
5 a. 特別行業 Special Trades	552,487	428,531	427,703	118,383	74,976	254,999	217,129	313,063	1,738	78,208	(40,282)	46,766,583	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	81,328	48,175	40,346	11,496	7,781	27,824	17,905	10,564	184	9,608	12,209	4,122,308	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,739,691	1,097,304	798,932	117,337	19,250	1,526,138	665,652	713,010	23,578	143,843	(100,749)		223,278,982
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	532,800	440,918	413,878	131,509	108,214	225,714	192,059	188,563	417	76,427	40,257	112,560,812	
b. 飲食及酒店業 Restaurants & Hotels	560,619	480,680	423,574	109,122	96,664	269,725	237,022	293,467	657	74,202	(41,416)	41,851,259	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	499,176	383,936	343,561	78,669	56,107	237,397	182,940	237,452	2,833	57,503	(10,334)	61,874,052	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	768,028	642,630	579,213	155,577	123,233	310,343	245,879	272,690	639	109,070	73,581	322,687,050	
9 社區, 社會及個人服務業 Community, Social & Personal Services	756,067	582,530	472,630	128,257	72,104	389,052	312,603	328,096	1,900	102,991	(32,461)	201,484,354	
10 其他/未分類職業 Others/Non-Classified Occupations	38,018	32,318	30,136	11,556	10,417	14,756	12,272	10,511	99	3,678	5,431	9,463,493	
總額 Grand Total	5,812,241	4,389,225	3,743,801	921,340	620,066	3,361,495	2,181,469	2,467,293	31,940	695,520	(71,018)	857,361,418	223,278,982

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.