

香港一般保險業務的臨時統計數字 #
Provisional Statistics on Hong Kong General Insurance Business #
 二零二一年一月至九月
January to September 2021
 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	14,166,572	11,836,964	10,602,625	1,508,261	1,095,874	9,871,411	7,894,761	7,871,000	(51,879)	1,535,995	151,635
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	4,028,967	3,286,668	3,369,799	900,580	686,222	2,516,412	2,070,853	2,168,293	(12,452)	468,137	59,599
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	119,554	27,278	31,064	11,207	6,334	30,312	25,408	21,684	148	4,728	(1,830)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,557,709	1,105,485	731,664	250,453	160,437	821,196	397,472	576,036	8,902	134,926	(148,637)
貨運 Goods in Transit	1,259,347	659,844	609,480	181,807	75,490	589,716	299,398	343,518	457	140,088	49,927
財產損壞 Property Damage	10,455,428	4,441,643	4,140,809	2,017,316	863,646	3,256,704	1,437,719	1,932,002	12,502	895,663	436,996
一般法律責任 General Liability	11,075,290	7,805,218	7,119,533	1,845,344	1,128,857	4,772,902	3,170,879	4,081,487	30,239	1,230,288	648,662
金錢損失 Pecuniary Loss	4,456,147	3,040,128	1,444,964	1,130,786	753,379	482,845	215,097	308,394	6,260	383,050	(6,119)
非比例協約再保險 Non-proportional Treaty Reinsurance	159,038	147,937	123,013	12,260	10,898	48,597	41,522	76,780	0	4,998	30,337
比例協約再保險 Proportional Treaty Reinsurance	530,331	441,511	364,788	138,926	124,720	236,924	178,011	216,534	2,454	18,491	2,589
總額 Total	48,808,383	32,792,676	28,537,739	7,996,940	4,905,857	22,627,019	15,731,120	17,595,728	(3,369)	4,816,364	1,223,159

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 Risk Adjustment" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包數字，是根據保險人向保險業監督提交的季度報表內申報的統計資料編輯而成。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。保險業監督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
 二零二一年一月至九月
 January to September 2021
 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	11,801,548	9,907,930	8,874,488	1,051,828	775,790	8,834,343	7,046,262	6,870,307	(53,866)	1,194,954	87,303	
	非醫療 Non-Medical	1,066,384	775,582	790,256	267,474	146,726	415,589	326,133	325,631	671	276,815	40,413	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,112,419	1,698,812	1,691,416	511,177	383,034	1,047,672	862,924	891,223	(7,991)	269,214	155,936	
	第三者 Third Party	1,552,010	1,306,057	1,219,910	301,759	249,165	1,080,408	883,405	1,067,582	(6,395)	172,038	(262,480)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		59,105	3,139	3,155	1,827	(454)	5,579	4,455	6,350	148	3,273	(6,162)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	308,666	151,358	147,633	64,782	32,615	141,945	91,958	106,328	4,806	26,436	(22,552)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	58,228	23,871	23,449	12,572	3,678	41,712	11,510	23,692	256	6,203	(10,380)
		承運人責任 Forwarder Liability	63,795	32,939	29,210	12,723	5,571	19,233	11,447	8,596	460	6,923	7,660
		船東責任保賠 Protection & Indemnity	1,599,652	564,721	225,890	70,211	53,883	339,846	131,962	248,662	696	68,747	(146,098)
		其他 Others	5,675	2,361	2,361	787	(97)	1,369	786	1,210	0	466	782
貨運 Goods in Transit		655,976	392,465	368,178	75,731	38,527	323,727	169,800	160,163	0	84,293	85,195	
財產損壞 Property Damage	火災 Fire	3,550,320	1,595,576	1,514,942	863,601	433,921	1,072,730	339,048	301,228	7,243	395,405	377,145	
	工程 Engineering	502,175	172,418	153,348	61,071	(17,295)	167,733	66,843	108,867	308	59,494	1,974	
	其他 Others	549,878	292,164	259,197	112,525	68,606	129,055	62,821	56,986	256	91,752	41,597	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	6,138,352	4,908,524	4,335,518	984,974	697,698	3,179,411	2,176,205	2,648,857	30,812	684,615	273,536	
	業主立案法團責任 Owners' Corporation Liability	30,885	23,990	22,459	7,041	4,900	6,092	4,683	8,691	0	3,011	5,857	
	其他 Others	3,211,024	1,875,397	1,836,831	554,190	264,797	814,627	445,357	909,238	94	408,500	254,202	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	2,391,539	2,194,440	626,975	769,150	729,412	(127)	(2,227)	14,761	0	51,073	(168,271)	
	其他 Others	1,107,032	398,534	384,096	159,546	(42,760)	235,925	108,571	93,460	3,469	183,703	146,224	
總額 Total		36,764,663	26,320,278	22,509,312	5,882,969	3,827,717	17,856,869	12,741,943	13,851,832	(19,033)	3,986,915	861,881	

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 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	1,298,640	1,153,452	937,881	188,959	173,358	621,479	522,366	675,062	1,316	64,226	23,919
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	364,538	281,799	458,473	87,644	54,023	388,332	324,524	209,488	1,934	26,885	166,143
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	60,449	24,139	27,909	9,380	6,788	24,733	20,953	15,334	0	1,455	4,332
船舶 - 損壞及法律責任 Ships, Damage & Liability	521,693	330,235	303,121	89,378	64,787	277,091	149,809	187,548	2,684	26,151	21,951
貨運 Goods in Transit	603,371	267,379	241,302	106,076	36,963	265,989	129,598	183,355	457	55,795	(35,268)
財產損壞 Property Damage	5,853,055	2,381,485	2,213,322	980,119	378,414	1,887,186	969,007	1,464,921	4,695	349,012	16,280
一般法律責任 General Liability	1,695,029	997,307	924,725	299,139	161,462	772,772	544,634	514,701	(667)	134,162	115,067
金錢損失 Pecuniary Loss	957,576	447,154	433,893	202,090	66,727	247,047	108,753	200,173	2,791	148,274	15,928
非比例協約再保險 Non-proportional Treaty Reinsurance	159,038	147,937	123,013	12,260	10,898	48,597	41,522	76,780	0	4,998	30,337
比例協約再保險 Proportional Treaty Reinsurance	530,331	441,511	364,788	138,926	124,720	236,924	178,011	216,534	2,454	18,491	2,589
總額 Total	12,043,720	6,472,398	6,028,427	2,113,971	1,078,140	4,770,150	2,989,177	3,743,896	15,664	829,449	361,278

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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	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	
私家車 Private Cars	綜合 Comprehensive		1,432,880	1,099,688	1,081,561	351,513	244,212	632,075	501,349	556,060	(844)	193,281	88,852	73,908,729	215,453
	第三者 Third Party		633,289	515,497	491,471	159,160	130,026	449,176	360,735	498,603	(363)	77,794	(214,589)		280,437
貨車 Goods Carrying Vehicles	綜合 Comprehensive		455,611	399,667	393,013	127,374	109,236	236,099	200,163	208,225	(2,599)	55,272	22,879	16,983,509	47,449
	第三者 Third Party		275,285	251,676	223,147	66,981	58,573	205,035	174,632	238,511	(25)	30,616	(104,528)		57,012
拖拉機 Tractors	綜合 Comprehensive		23,642	20,497	21,284	8,414	7,618	6,179	5,472	4,966	(38)	1,998	6,740	1,532,335	3,637
	第三者 Third Party		40,066	35,746	32,937	10,622	9,523	19,362	16,569	13,844	(259)	4,391	5,438		5,770
的士 Taxis	綜合 Comprehensive		124,056	110,537	121,973	9,072	8,277	141,128	125,815	96,467	(4,248)	11,936	9,541	934,415	3,525
	第三者 Third Party		288,505	253,144	234,281	17,764	15,169	225,429	187,034	195,090	(4,400)	25,348	3,074		11,254
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	12,788	11,525	14,545	1,108	1,035	8,756	7,840	8,202	(171)	985	4,494	148,640	281
		第三者 Third Party	68,821	61,323	58,176	3,980	3,631	59,535	51,906	49,691	(109)	4,902	61		2,227
	紅色 Red	綜合 Comprehensive	4,344	3,984	4,252	344	337	4,315	4,165	2,423	0	361	1,131	37,130	84
		第三者 Third Party	27,100	24,889	23,199	1,846	1,806	20,205	16,151	10,786	0	2,251	8,356		697
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive		21,644	19,982	22,250	4,537	4,218	5,661	5,463	5,764	(56)	2,286	10,038	1,597,259	3,062
	第三者 Third Party		58,534	49,148	46,304	7,790	6,370	51,777	42,663	(578)	(847)	5,474	35,885		7,277
電單車 Motor Cycles	綜合 Comprehensive		1,289	1,156	1,186	113	72	159	158	232	1	236	645	19,512	279
	第三者 Third Party		83,160	73,053	69,699	23,874	20,784	21,742	19,005	29,449	(30)	12,405	7,091		66,858
其他 Others	綜合 Comprehensive		36,165	31,776	31,352	8,702	8,029	13,300	12,499	8,884	(36)	2,859	11,616	1,763,607	2,961
	第三者 Third Party		77,250	41,581	40,696	9,742	3,283	28,147	14,710	32,186	(362)	8,857	(3,268)		12,476
總額 Grand Total		所有承保範圍 All Coverage	3,664,429	3,004,869	2,911,326	812,936	632,199	2,128,080	1,746,329	1,958,805	(14,386)	441,252	(106,544)	96,925,136	720,739

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 二零二一年一月至九月
 January to September 2021
 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	13,231	11,602	10,084	3,147	2,746	4,597	3,994	(714)	(8)	1,297	6,763	499,305	
2 採礦及採石業 Mining & Quarrying	4,988	4,407	3,470	783	724	4,181	4,181	3,528	0	593	(1,375)	287,155	
3 製造業 Manufacturing	265,743	235,683	210,277	55,139	48,612	120,884	104,742	113,421	(628)	32,560	16,312	52,337,539	
4 電力, 燃氣及水務業 Electricity, Gas & Water	14,393	10,437	8,988	2,157	1,073	(17,480)	(6,891)	2,303	19	2,098	3,495	6,427,348	
5 a. 特別行業 Special Trades	595,992	441,483	410,038	126,352	73,434	302,887	213,520	252,909	(1,071)	72,233	12,533	46,202,827	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	53,508	47,070	42,804	12,332	11,740	12,202	10,566	12,291	74	3,775	14,924	2,484,186	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,908,317	1,453,458	1,189,398	153,296	66,420	1,247,992	626,522	861,293	41,571	156,672	63,442		222,691,252
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	524,393	445,562	409,262	129,268	110,583	232,509	191,237	194,474	(1,970)	72,512	33,663	107,388,259	
b. 飲食及酒店業 Restaurants & Hotels	535,915	481,194	428,342	105,233	92,599	309,203	278,901	312,412	(513)	65,338	(41,494)	42,892,432	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	498,155	401,307	364,823	76,808	57,780	243,901	194,175	199,582	(1,444)	52,814	56,091	61,549,141	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	842,567	720,616	655,763	168,326	142,518	351,919	276,930	307,984	(943)	106,633	99,571	317,946,951	
9 社區, 社會及個人服務業 Community, Social and Personal Services	836,101	617,943	567,285	139,423	78,551	351,582	266,147	370,582	(4,254)	113,914	8,492	168,429,501	
10 其他/未分類職業 Others/Non-Classified Occupations	45,049	37,762	34,984	12,710	10,918	15,034	12,181	18,792	(21)	4,176	1,119	11,621,804	
總額 Grand Total	6,138,352	4,908,524	4,335,518	984,974	697,698	3,179,411	2,176,205	2,648,857	30,812	684,615	273,536	818,066,448	222,691,252

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.