

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零二三年一月至九月  
 January to September 2023  
 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	17,120,388	14,021,448	12,249,826	2,125,989	1,441,789	11,299,124	9,286,584	9,350,834	21,539	2,028,558	(592,894)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	4,346,065	3,386,226	3,319,382	929,809	664,331	2,150,515	1,818,253	2,110,550	7,163	545,284	(7,946)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	46,973	15,853	18,795	4,765	2,754	10,796	7,113	19,034	84	1,545	(4,622)
船舶 - 損壞及法律責任 Ships, Damage & Liability	3,042,252	1,162,984	806,690	291,293	182,780	913,393	396,411	405,964	6,242	152,813	58,891
貨運 Goods in Transit	1,296,351	570,195	564,261	191,558	68,788	658,972	250,082	286,702	3	164,304	44,464
財產損壞 Property Damage	11,519,482	4,220,377	3,963,075	2,074,448	718,237	2,805,467	1,174,098	1,721,366	9,590	1,093,559	420,323
一般法律責任 General Liability	11,747,406	8,307,898	7,446,793	2,015,284	1,269,825	4,213,964	2,878,376	3,721,184	53,922	1,368,085	1,033,777
金錢損失 Pecuniary Loss	3,996,049	2,447,850	1,754,092	943,853	463,106	527,096	242,509	305,268	8,108	437,977	539,633
非比例協約再保險 Non-proportional Treaty Reinsurance	178,557	170,867	139,375	12,504	11,777	34,683	32,175	105,191	1,868	6,599	13,940
比例協約再保險 Proportional Treaty Reinsurance	511,024	418,128	356,979	125,424	105,049	199,489	163,436	217,491	34	20,884	13,521
總額 Total	53,804,547	34,721,826	30,619,268	8,714,927	4,928,436	22,813,499	16,249,037	18,243,584	108,553	5,819,608	1,519,087

# 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

二零二三年一月至九月  
January to September 2023  
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 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 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	13,384,420	11,104,929	9,802,309	1,202,112	844,608	9,662,854	7,941,796	7,954,585	23,125	1,600,188	(620,197)	
	非醫療 Non-Medical	2,049,350	1,496,983	1,382,496	579,465	346,764	717,626	558,441	693,726	41	349,161	(7,196)	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,187,377	1,681,863	1,702,128	514,124	355,890	992,847	821,548	905,172	692	298,907	141,467	
	第三者 Third Party	1,812,096	1,407,186	1,371,200	337,361	242,422	1,029,045	885,269	1,053,565	6,432	204,831	(136,050)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		27,874	43	137	105	(1,185)	1,048	1	6,571	(65)	110	(5,294)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	371,020	166,886	165,862	86,575	41,200	176,063	91,705	97,216	674	26,980	(208)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	53,176	20,063	21,514	11,162	3,571	3,476	1,013	(2,032)	(101)	5,765	14,311
		承運人責任 Forwarder Liability	65,890	35,164	31,721	10,941	3,427	14,436	8,610	16,647	0	8,743	2,904
		船東責任保賠 Protection & Indemnity	1,191,506	421,419	154,261	44,898	29,479	431,202	125,477	106,949	505	43,728	(26,400)
		其他 Others	6,030	2,465	2,553	846	8	(1,650)	(126)	815	0	652	1,078
貨運 Goods in Transit		603,193	290,440	290,201	64,563	39,801	248,428	91,099	86,680	0	91,489	72,231	
財產損壞 Property Damage	火災 Fire	3,661,312	1,537,812	1,460,604	829,495	379,546	756,861	266,274	538,918	(9,489)	465,318	86,311	
	工程 Engineering	637,046	175,836	144,570	81,241	(16,681)	122,313	63,151	128,027	18,888	70,296	(55,960)	
	其他 Others	646,214	317,038	289,733	116,640	56,683	191,193	78,707	114,082	(280)	124,431	(5,183)	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	6,606,199	5,386,671	4,563,191	1,046,388	783,355	2,936,523	2,100,600	2,547,379	52,068	707,978	472,411	
	業主立案法團責任 Owners' Corporation Liability	30,039	21,899	20,994	6,804	4,681	4,113	3,476	4,749	0	3,200	8,364	
	其他 Others	3,508,168	2,024,631	1,935,661	632,883	307,174	697,040	448,203	885,668	496	497,283	245,040	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	1,650,024	1,429,994	980,736	553,161	469,090	23,149	18,842	30,810	(2,233)	55,426	427,643	
	其他 Others	1,146,105	395,273	398,254	154,455	(53,452)	373,148	141,367	206,313	5,141	206,818	33,434	
<b>總額 Total</b>		<b>39,637,039</b>	<b>27,916,595</b>	<b>24,718,125</b>	<b>6,273,219</b>	<b>3,836,381</b>	<b>18,379,715</b>	<b>13,645,453</b>	<b>15,375,840</b>	<b>95,894</b>	<b>4,761,304</b>	<b>648,706</b>	

香港一般保險業務的臨時統計數字  
Provisional Statistics on Hong Kong General Insurance Business

二零二三年一月至九月  
January to September 2023  
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 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 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	1,686,618	1,419,536	1,065,021	344,412	250,417	918,644	786,347	702,523	(1,627)	79,209	34,499
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	346,592	297,177	246,054	78,324	66,019	128,623	111,436	151,813	39	41,546	(13,363)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	19,099	15,810	18,658	4,660	3,939	9,748	7,112	12,463	149	1,435	672
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,354,630	516,987	430,779	136,871	105,095	289,866	169,732	186,369	5,164	66,945	67,206
貨運 Goods in Transit	693,158	279,755	274,060	126,995	28,987	410,544	158,983	200,022	3	72,815	(27,767)
財產損壞 Property Damage	6,574,910	2,189,691	2,068,168	1,047,072	298,689	1,735,100	765,966	940,339	471	433,514	395,155
一般法律責任 General Liability	1,603,000	874,697	926,947	329,209	174,615	576,288	326,097	283,388	1,358	159,624	307,962
金錢損失 Pecuniary Loss	1,199,920	622,583	375,102	236,237	47,468	130,799	82,300	68,145	5,200	175,733	78,556
非比例協約再保險 Non-proportional Treaty Reinsurance	178,557	170,867	139,375	12,504	11,777	34,683	32,175	105,191	1,868	6,599	13,940
比例協約再保險 Proportional Treaty Reinsurance	511,024	418,128	356,979	125,424	105,049	199,489	163,436	217,491	34	20,884	13,521
總額 Total	14,167,508	6,805,231	5,901,143	2,441,708	1,092,055	4,433,784	2,603,584	2,867,744	12,659	1,058,304	870,381

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零二三年一月至九月  
 January to September 2023  
 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	1,502,210	1,147,687	1,141,606	364,994	245,689	630,582	502,915	580,317	(17)	227,665	87,952	82,860,683	217,677
		第三者 Third Party	728,787	558,613	526,512	181,469	132,100	467,484	386,911	379,040	1,617	98,678	(84,923)		296,504
貨車 Goods Carrying Vehicles		綜合 Comprehensive	445,072	358,983	371,271	121,256	96,772	223,250	198,419	207,190	219	49,012	18,078	16,497,314	45,614
		第三者 Third Party	319,840	288,130	272,355	74,506	64,857	226,043	209,870	232,371	(562)	37,980	(62,291)		59,254
拖拉機 Tractors		綜合 Comprehensive	19,299	14,812	15,298	6,427	4,487	4,281	3,385	4,731	190	1,880	4,010	1,188,858	3,034
		第三者 Third Party	39,090	28,894	28,547	9,493	6,480	21,044	17,729	16,998	371	5,301	(603)		5,229
的士 Taxis		綜合 Comprehensive	148,358	95,655	110,353	7,705	(3,256)	103,251	90,965	89,990	153	13,708	9,758	928,890	3,370
		第三者 Third Party	391,046	280,686	297,055	18,566	(1,115)	176,982	152,784	244,091	2,681	33,659	17,739		11,964
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	10,802	9,489	11,022	839	740	6,816	6,192	4,609	61	805	4,807	115,093	244
		第三者 Third Party	71,237	60,393	58,934	4,779	3,886	26,884	24,724	56,792	1,062	4,293	(7,099)		2,294
	紅色 Red	綜合 Comprehensive	1,814	1,654	1,706	121	121	541	509	2,041	32	99	(587)	11,360	31
		第三者 Third Party	27,253	25,008	23,503	1,792	1,791	15,066	14,512	16,863	356	2,220	2,273		591
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	23,203	20,413	19,043	4,143	3,542	6,397	5,486	5,349	45	2,265	7,842	1,555,844	2,855
		第三者 Third Party	79,931	52,633	42,774	8,819	4,788	27,189	22,584	41,674	326	5,135	(9,149)		9,389
電單車 Motor Cycles		綜合 Comprehensive	1,142	996	945	104	80	70	62	51	1	272	541	16,005	259
		第三者 Third Party	85,617	75,346	80,049	27,538	24,664	39,526	33,558	43,818	496	12,287	(1,216)		70,889
其他 Others		綜合 Comprehensive	35,477	32,174	30,884	8,535	7,715	17,659	13,615	10,894	8	3,201	9,066	1,568,791	2,632
		第三者 Third Party	69,295	37,483	41,471	10,399	4,971	28,827	22,597	21,918	85	5,278	9,219		28,179
總額 Grand Total		所有承保範圍 All Coverage	3,999,473	3,089,049	3,073,328	851,485	598,312	2,021,892	1,706,817	1,958,737	7,124	503,738	5,417	104,742,838	760,009

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零二三年一月至九月  
 January to September 2023  
 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	14,586	12,541	10,947	3,220	2,834	3,078	2,846	4,421	328	1,461	1,903	486,209	
2 採礦及採石業 Mining & Quarrying	2,732	2,406	2,598	482	482	1,536	1,536	178	0	276	1,662	187,869	
3 製造業 Manufacturing	240,791	211,757	191,593	51,955	45,711	88,628	81,921	82,634	1,088	30,113	32,047	47,527,824	
4 電力, 燃氣及水務業 Electricity, Gas & Water	16,718	11,950	9,666	2,655	1,699	2,858	1,661	4,630	22	2,290	1,025	6,842,701	
5 a. 特別行業 Special Trades	621,442	483,687	464,258	134,504	85,770	248,668	179,041	179,940	1,710	76,821	120,017	52,780,978	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	56,808	50,613	48,221	12,071	12,116	11,614	8,120	8,199	764	3,974	23,168	3,226,003	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	2,305,876	1,824,784	1,328,055	182,954	114,791	1,251,426	734,779	1,071,286	30,073	160,366	(48,461)		259,345,023
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	509,594	434,911	411,325	126,190	108,948	180,651	152,473	159,372	3,971	72,790	66,244	108,387,637	
b. 飲食及酒店業 Restaurants & Hotels	541,466	487,102	466,136	110,125	96,990	269,491	249,781	249,781	3,133	71,797	44,435	48,260,260	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	494,857	408,872	351,043	74,690	60,342	224,542	173,915	173,892	2,884	52,384	61,541	64,953,695	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	854,563	723,150	659,463	170,622	140,945	293,315	241,087	293,676	3,762	108,035	113,045	369,865,525	
9 社區, 社會及個人服務業 Community, Social and Personal Services	882,338	684,226	573,409	157,729	97,897	336,068	254,599	301,422	4,265	121,139	48,686	256,254,428	
10 其他/未分類職業 Others/Non-Classified Occupations	64,428	50,672	46,477	19,191	14,830	24,648	18,841	17,948	68	6,532	7,099	12,723,076	
總額 Grand Total	6,606,199	5,386,671	4,563,191	1,046,388	783,355	2,936,523	2,100,600	2,547,379	52,068	707,978	472,411	971,496,205	259,345,023

## 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.