



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二五年一月至十二月
January to December 2025
僱員補償承保業績
Underwriting Results of Employees Compensation

(續前千頁)
(HK\$'000)

業務行業 Trade Occupation	1. 農業、林業及漁業 1. Agriculture, Forestry & Fishing	2. 採礦及石礦 2. Mining & Quarrying	3. 製造業 3. Manufacturing	4. 電力、燃氣及水供應 4. Electricity, Gas & Water	5a1. 特別行業 - 特別稅 5a1. Special Trades - on Annual Wage Basis	5a2. 特別行業 - 特別稅 5a2. Special Trades - on Contract Value Basis	5b. 建築業 - 按年額 5b. Construction - on Annual Wage Basis	5c. 建築業 - 按合約價值 5c. Construction - on Contract Value Basis	6a. 批發、零售及進口/出口貿易 6a. Wholesale, Retail & Import/Export Trades	6b. 飲食及酒樓業 6b. Restaurants & Hotels	7. 運輸、倉庫及通訊業 7. Transport, Storage & Communication	8. 金融、保險、地產及房地產服務業 8. Financing, Insurance, Real Estate & Business Services	9. 社區、社會及個人服務業 9. Community, Social and Personal Services	10. 其他未分類業務 10. Other/Non-Classified Occupations	總計 Total
附註 1: 香港保險業的僱員補償承保業績 Note 1: Data & Commission Information on Business Written & Ceded															
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附註 1: 由於不同類別的業務，本統計表中的數字可能有所不同。
Note (1): Data discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

附註 2: 本統計表中的數字僅包括直接承保的業務，不包括再保險人及再保險人。
Note (2): Figures in this table only covered direct underwriting business, but excluded figures reported by reinsurers which have ceded underwriting business and are in the course of running off their liabilities in Hong Kong.

附註 3: 本統計表中的數字僅包括直接承保的業務，不包括再保險人及再保險人。
Note (3): The statistics are processed and updated, and therefore there is 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.

僱員補償保費比率

Employees' Compensation Premium Rates

表 1：毛保費佔年薪的百分比

Table 1: Gross Premium Written as % of Annual Wage

職業行業 Trade Occupation	個別日曆年度 Individual Calendar Year						年初至今 Year-to-date	
	2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 農業, 林木業及漁業 1. Agriculture, Forestry & Fishing	2.220%	2.736%	2.547%	2.682%	2.682%	2.527%	2.682%	2.527%
2. 採礦及採石業 2. Mining & Quarrying	1.097%	1.721%	1.259%	1.289%	1.154%	1.056%	1.154%	1.056%
3. 製造業 3. Manufacturing	0.541%	0.522%	0.569%	0.543%	0.532%	0.533%	0.532%	0.533%
4. 電力, 燃氣及水務業 4. Electricity, Gas & Water	0.240%	0.247%	0.269%	0.258%	0.247%	0.211%	0.247%	0.211%
5a1. 特別行業 - 按年薪 5a1. Special Trades - on Annual Wage Basis	1.218%	1.295%	1.265%	1.209%	1.298%	1.174%	1.298%	1.174%
5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	2.178%	1.666%	1.771%	1.886%	1.476%	1.346%	1.476%	1.346%
6a. 批發, 零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	0.495%	0.514%	0.517%	0.482%	0.469%	0.434%	0.469%	0.434%
6b. 飲食及酒店業 6b. Restaurants & Hotels	1.267%	1.334%	1.219%	1.160%	1.103%	0.988%	1.103%	0.988%
7. 運輸, 倉庫及通訊業 7. Transport, Storage & Communication	0.786%	0.871%	0.862%	0.845%	0.688%	0.609%	0.688%	0.609%
8. 金融, 保險, 地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	0.253%	0.269%	0.276%	0.242%	0.227%	0.230%	0.227%	0.230%
9. 社區, 社會及個人服務業 9. Community, Social and Personal Services	0.401%	0.384%	0.400%	0.356%	0.343%	0.289%	0.343%	0.289%
10. 其他/未分類職業 10. Others/Non-Classified Occupations	0.454%	0.421%	0.511%	0.556%	0.382%	0.398%	0.382%	0.398%
總額 Total	0.485%	0.500%	0.508%	0.465%	0.419%	0.387%	0.419%	0.387%

表 2：毛保費佔合約價值的百分比

Table 2: Gross Premium Written as % of Contract Value

職業行業 Trade Occupation	個別日曆年度 Individual Calendar Year						年初至今 Year-to-date	
	2020	2021	2022	2023	2024	2025	2024/12	2025/12
5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis					0.948%	0.843%	0.948%	0.843%
5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	0.821%	0.880%	1.072%	0.925%	0.793%	0.761%	0.793%	0.761%
總額 Total	0.821%	0.880%	1.072%	0.925%	0.822%	0.778%	0.822%	0.778%

僱員補償風險承擔

Employees' Compensation Exposure

表 3 : 僱員補償年薪 (港幣千元)

Table 3 : Employees' Compensation Annual Wage During the Period (HK\$'000)

職業行業 Trade Occupation	個別日曆年度 Individual Calendar Year						年初至今 Year-to-date	
	2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 農業, 林木業及漁業 1. Agriculture, Forestry & Fishing	726,531	589,231	627,357	683,045	706,057	689,799	706,057	689,799
2. 採礦及採石業 2. Mining & Quarrying	298,912	292,082	296,400	295,687	343,048	338,521	343,048	338,521
3. 製造業 3. Manufacturing	60,777,336	60,751,804	55,625,662	56,127,960	58,917,019	56,060,257	58,917,019	56,060,257
4. 電力, 燃氣及水務業 4. Electricity, Gas & Water	6,443,120	6,477,590	6,554,269	6,894,648	7,475,771	7,708,944	7,475,771	7,708,944
5a1. 特別行業 - 按年薪 5a1. Special Trades - on Annual Wage Basis	59,312,728	61,025,797	60,751,767	65,064,145	36,984,807	38,369,594	36,984,807	38,369,594
5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	2,997,284	4,360,386	4,018,082	3,548,419	4,225,841	5,205,717	4,225,841	5,205,717
6a. 批發, 零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	137,928,852	129,167,373	125,552,373	130,204,557	129,730,540	133,171,463	129,730,540	133,171,463
6b. 飲食及酒店業 6b. Restaurants & Hotels	52,456,633	49,932,550	55,447,934	59,764,058	58,306,959	58,944,190	58,306,959	58,944,190
7. 運輸, 倉庫及通訊業 7. Transport, Storage & Communication	79,172,667	67,656,696	69,450,910	68,204,606	68,166,098	78,594,431	68,166,098	78,594,431
8. 金融, 保險, 地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	417,611,925	399,302,127	401,597,690	442,466,614	451,461,902	473,711,036	451,461,902	473,711,036
9. 社區, 社會及個人服務業 9. Community, Social and Personal Services	241,984,281	256,432,126	246,425,806	284,328,594	276,790,361	295,664,591	276,790,361	295,664,591
10. 其他/未分類職業 10. Others/Non-Classified Occupations	12,594,967	13,562,723	14,590,901	15,818,284	18,990,495	17,925,423	18,990,495	17,925,423
總額 Total	1,072,305,236	1,049,550,485	1,040,939,151	1,133,400,617	1,112,098,899	1,166,383,966	1,112,098,899	1,166,383,966

表 4 : 僱員補償合約價值 (港幣千元)

Table 4 : Employees' Compensation Contract Value During the Period (HK\$'000)

職業行業 Trade Occupation	個別日曆年度 Individual Calendar Year						年初至今 Year-to-date	
	2020	2021	2022	2023	2024	2025	2024/12	2025/12
5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis					56,296,531	71,311,887	56,296,531	71,311,887
5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	313,327,534	269,293,621	249,527,330	330,867,023	238,387,840	275,068,157	238,387,840	275,068,157
總額 Total	313,327,534	269,293,621	249,527,330	330,867,023	294,684,371	346,380,044	294,684,371	346,380,044

表 5 : 毛保費 (港幣千元)

Table 5 : Gross Premium Written (HK\$'000)

職業行業 Trade Occupation	個別日曆年度 Individual Calendar Year						年初至今 Year-to-date	
	2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 農業, 林木業及漁業 1. Agriculture, Forestry & Fishing	16,132	16,121	15,978	18,316	18,937	17,432	18,937	17,432
2. 採礦及採石業 2. Mining & Quarrying	3,279	5,026	3,731	3,811	3,959	3,574	3,959	3,574
3. 製造業 3. Manufacturing	329,004	317,017	316,623	304,639	313,376	298,729	313,376	298,729
4. 電力, 燃氣及水務業 4. Electricity, Gas & Water	15,488	16,012	17,611	17,801	18,436	16,295	18,436	16,295
5a1. 特別行業 - 按年薪 5a1. Special Trades - on Annual Wage Basis	722,584	790,111	768,660	786,776	479,963	450,646	479,963	450,646
5a2. 特別行業 - 按合約價值 5a2. Special Trades - on Contract Value Basis					533,859	600,960	533,859	600,960
5b. 建造業 - 按年薪 5b. Construction - on Annual Wage Basis	65,291	72,656	71,155	66,925	62,387	70,065	62,387	70,065
5c. 建造業 - 按合約價值 5c. Construction - on Contract Value Basis	2,572,432	2,369,362	2,674,760	3,062,033	1,889,305	2,093,023	1,889,305	2,093,023
6a. 批發, 零售及進出口貿易 6a. Wholesale, Retail & Import/Export Trades	682,096	663,942	648,870	627,475	608,771	578,562	608,771	578,562
6b. 飲食及酒店業 6b. Restaurants & Hotels	664,486	665,876	676,141	693,361	642,899	582,518	642,899	582,518
7. 運輸, 倉庫及通訊業 7. Transport, Storage & Communication	622,639	589,023	598,513	576,363	468,741	478,572	468,741	478,572
8. 金融, 保險, 地產及商用服務業 8. Financing, Insurance, Real Estate & Business Services	1,054,571	1,073,906	1,107,029	1,070,740	1,024,323	1,089,904	1,024,323	1,089,904
9. 社區, 社會及個人服務業 9. Community, Social and Personal Services	970,717	983,842	985,395	1,013,579	949,551	853,615	949,551	853,615
10. 其他/未分類職業 10. Others/Non-Classified Occupations	57,151	57,051	74,580	87,967	72,530	71,305	72,530	71,305
總額 Total	7,775,870	7,619,945	7,959,046	8,329,786	7,087,038	7,205,199	7,087,038	7,205,199

註(1) : 由於少數公司重新提交申報表, 往年數字可能與先前公佈的市場統計數字有所不同。

Note (1): Historical figures may differ from previously published market statistics due to the resubmission of returns by a small number of companies.



香港一般業務的臨時統計數字
Provisional Statistics on Hong Kong General Business
二零二二年一月至十二月
January to December 2022
汽車承保業績
Underwriting Results of Motor

汽車類別及保單種類 Type of Motor Vehicle Coverage	1. 私家車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖車 3. Tractors		4. 的士 4. Taxis		5a. 公共小型巴士 - 綠色 5a. Public Light Buses - Green		5b. 公共小型巴士 - 紅色 5b. Public Light Buses - Red		6. 私家巴士及非特許牌號巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總額 Total	
	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party
附註：以下資料乃以保單持有人在保單內列明。 Note: The following information is based on the business written and acquired.																				
Table 7: Sales & Commission Information on Business Written & Ceded																				
財政年度保費收入及保費開支 - 承讓前及承讓後 Financial Year Premium Written and Acquisition Costs, Gross of Reinsurance																				
毛保費 (1) Gross Premium Written (1)	2,139,050	970,512	517,722	467,254	11,667	39,399	247,242	491,328	13,308	97,617	1,658	33,302	29,907	78,751	989	102,139	45,141	101,378	3,010,700	2,381,676
保費開支 (2) 毛額 (3) Gross commission, relating to business written (3)	(516,719)	(244,939)	(143,475)	(116,443)	(5,817)	(9,865)	(14,403)	(27,702)	(960)	(6,320)	(105)	(2,107)	(5,191)	(11,196)	(189)	(32,676)	(11,159)	(13,262)	(892,072)	(458,616)
財政年度淨保費收入 (4) 承讓前及承讓後 Financial Year Premium Ceded and Reinsurance Commission from Ceded Business																				
保費開支 (5) 淨額 (6) Premium ceded, related to reinsurance (5)	(537,414)	(255,433)	(150,831)	(127,340)	(3,026)	(8,535)	(112,602)	(151,668)	(2,189)	(16,800)	(224)	(5,307)	(27,236)	(256)	(12,302)	(6,136)	(12,711)	(798,760)	(585,530)	
保費開支 (7) 淨額 (8) Reinsurance commission, relating to business ceded to reinsurers (7)	210,806	82,674	18,858	12,090	180	371	22,144	22,965	237	1,885	21	340	8,480	110	3,137	1,102	8,718	254,282	136,614	
財政年度淨保費收入 (9) 承讓前及承讓後 Number of policies written in Hong Kong during current financial year (in unit)	398,128	398,298	46,633	68,614	3,832	6,154	6,887	14,707	282	3,164	28	186	3,288	7,887	174	73,687	3,354	11,164	371,633	528,881
Table 8: Underwriting Results																				
本年保費收入及保費開支的淨額 (承讓前及承讓後) Net Underwriting Results																				
毛保費 (1) Gross premium written in current financial year (1)	2,139,051	949,061	512,794	466,916	13,428	41,122	220,917	503,901	14,461	99,620	1,648	33,612	31,200	78,910	1,112	104,815	47,897	103,728	2,969,334	2,352,362
保費開支 (2) 毛額 (3) Gross acquisition expenses incurred in current financial year (2)	(528,718)	(241,972)	(143,822)	(106,753)	(6,454)	(11,117)	(12,254)	(26,204)	(1,140)	(9,288)	(186)	(2,818)	(5,925)	(11,203)	(196)	(23,271)	(11,229)	(13,288)	(719,337)	(480,288)
保費開支 (4) 淨額 (5) Gross ultimate claims, relating to current accident year (3)	(1,231,176)	(554,641)	(302,992)	(294,361)	(8,244)	(19,264)	(88,066)	(419,656)	(12,070)	(88,876)	(821)	(26,996)	(21,156)	(78,809)	(273)	(48,326)	(30,862)	(38,294)	(1,688,676)	(1,287,209)
保費開支 (6) 淨額 (7) Ceded business result, relating to current accident year	(39,451)	(59,252)	18,153	(7,034)	(2,245)	(7,382)	7,182	13,776	(474)	(4,098)	(116)	(997)	(1,406)	15,403	(107)	(4,826)	(2,210)	(10,892)	(20,776)	(62,029)
保費開支 (8) 淨額 (9) Premium earned in current financial year on business ceded to reinsurers (4)	(533,628)	(243,484)	(153,336)	(126,329)	(3,018)	(8,309)	(102,230)	(148,751)	(2,037)	(15,976)	(180)	(4,362)	(4,354)	(23,073)	(338)	(13,428)	(7,414)	(12,072)	(798,246)	(557,387)
保費開支 (10) 淨額 (11) Reinsurance commission income earned in current financial year on business ceded to reinsurers (7)	201,817	78,952	19,403	10,375	219	445	19,171	22,546	195	1,430	14	304	800	4,049	130	3,731	1,076	8,616	242,972	130,500
保費開支 (12) 淨額 (13) Ultimate claims related to current accident year on business ceded to reinsurers (7)	292,355	109,260	101,998	33,520	554	1,045	90,247	130,981	1,368	10,051	56	3,011	2,068	34,429	43	4,770	1,621	32,781	462,847	385,447
保費開支 (14) 淨額 (15) Expenses incurred in current financial year	(270,347)	(113,562)	(58,146)	(55,959)	(1,891)	(6,781)	(41,118)	(136,027)	(1,040)	(5,880)	(53)	(1,779)	(3,015)	(8,627)	(220)	(16,630)	(5,805)	(10,650)	(383,916)	(282,114)
保費開支 (16) 淨額 (17) Change in I&AE in claims liabilities for all accident years (12)	(19,155)	(8,242)	(1,986)	(6,571)	39	(2,837)	(7,262)	(4,262)	(136)	(734)	21	(124)	(240)	599	(9)	(82)	447	(291)	(13,950)	(24,460)
保費開支 (18) 淨額 (19) Management expenses (3)	(289,102)	(104,343)	(58,439)	(51,209)	(1,201)	(4,144)	(12,868)	(24,865)	(910)	(5,254)	(84)	(1,633)	(2,976)	(2,174)	(16,546)	(5,367)	(10,316)	(340,365)	(228,024)	
保費開支 (20) 淨額 (21) Change in unearned profit (1)	(3,104)	(11,880)	(2,885)	(1,522)	(846)	3,100	5,725	234	(2,963)	(841)	146	(46)	(217)	(511)	26	1,146	(436)	(746)	12,080	(3,547)
保費開支 (22) 淨額 (23) Net Underwriting Result (Estimated Combined Business Results in current financial year, relating to current year)	63,430	(22,892)	(68,096)	(69,2)	(992)	(1,146)	23,896	34,156	(91)	(12,186)	282	1,978	(796)	(8,168)	292	2,869	(2,746)	6,139	16,937	(2,929)
保費開支 (24) 淨額 (25) Change in net ultimate claims relating to prior accident years in current financial year (1)	140,838	(34,847)	42,188	(86,569)	1,417	2,233	(5,747)	(4,862)	1,875	(472)	939	4,474	7,392	6,221	346	14,254	2,039	(1,366)	191,285	(110,426)
保費開支 (26) 淨額 (27) Net Underwriting Result (Estimated Combined Business Results in current financial year, relating to prior year)	140,838	(34,847)	42,188	(84,899)	1,417	2,233	(5,747)	(4,862)	1,875	(472)	939	4,474	7,392	6,221	346	14,254	2,039	(1,366)	191,285	(110,426)
保費開支 (28) 淨額 (29) Change in float margin for claims liabilities in current financial year (2)	(3,338)	(7,136)	1,110	(1,865)	144	598	(4,112)	(11,476)	338	(3,979)	3	(1,066)	(225)	(821)	10	803	(342)	(481)	(7,088)	(30,488)
保費開支 (30) 淨額 (31) Underwritten Underwriting Results - Profit/Loss	208,928	(64,878)	(22,761)	(114,772)	660	1,682	15,197	7,798	1,465	(14,687)	1,223	5,382	6,462	(2,766)	649	17,865	(1,682)	4,347	208,783	(163,797)



香港一般業務的臨時統計數字
 Provisional Statistics on Hong Kong General Business
 二零二三年一月至十二月
 January to December 2023
 汽車風險承擔及比率
 Motor Exposure & Rates

(請參閱千分位)
(HK\$ '000)

汽車類別及承保範圍 Type of Motor Vehicle Coverage	1. 私家車 1. Private Cars		2. 貨車 2. Goods Carrying Vehicles		3. 拖拉機 3. Tractors		4. 的士 4. Taxis		5a. 公共小型巴士 - 綠色 5a. Public Light Buses - Green		5b. 公共小型巴士 - 紅色 5b. Public Light Buses - Red		6. 私家小型巴士及非特許經營巴士 6. Private Light Buses & Non-Franchised Buses		7. 電單車 7. Motor Cycles		8. 其他 8. Others		總計 Total		
	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	綜合 Comprehensive	第三者 Third Party	
總保費 Gross Premium Written																					
本年年初至今 Current Year Year-to-date	2,136,056	970,513	517,723	487,254	19,687	39,398	247,242	491,328	13,306	97,617	1,658	33,302	29,907	78,751	988	102,135	45,141	101,378	3,010,700	2,381,676	
上年年初至今 Last Year Year-to-date	2,139,165	943,056	541,521	417,579	20,303	44,843	210,390	517,633	15,441	94,204	1,581	32,318	31,900	72,846	1,252	108,555	90,196	86,151	3,011,769	2,310,028	
年對年百分比變化 Year-On-Year % Change	-0.2%	2.9%	-4.4%	11.9%	-3.0%	-11.7%	17.9%	-5.1%	-13.9%	3.6%	4.9%	3.0%	-6.2%	8.1%	-21.3%	-5.9%	-10.1%	19.1%	-0.0%	2.8%	
承保車輛總數 (輛位數) Number of Vehicles Insured (in unit)																					
本年年初至今 Current Year Year-to-date	315,001	362,977	51,292	73,153	2,599	5,045	5,138	13,034	288	3,068	30	681	3,523	9,034	191	75,537	3,549	59,614	381,711	602,143	
上年年初至今 Last Year Year-to-date	299,259	346,754	52,545	67,029	3,104	5,774	4,541	14,017	355	2,976	28	685	3,697	9,017	239	77,582	3,258	48,332	387,027	572,146	
每輛承保車輛平均保費 Gross Premium Written per Vehicle Insured																					
本年年初至今 Current Year Year-to-date	6.778	2.674	10.004	6.387	7.575	7.809	48.120	37.696	46.201	31.818	55.280	48.902	8.489	8.717	5.160	1.352	12.371	1.701	7.887	3.955	
上年年初至今 Last Year Year-to-date	7.148	2.720	10.306	6.230	6.541	7.732	46.331	36.909	43.431	31.654	56.455	47.179	8.629	8.079	5.238	1.399	15.407	1.702	8.206	4.048	
保費 Bums Insured																					
本年年初至今 Current Year Year-to-date	112,562,697		17,818,397		1,000,004		1,491,628		135,830		12,490		2,131,622		14,646		1,989,964		137,199,211		
上年年初至今 Last Year Year-to-date	113,051,057		19,059,341		1,157,132		1,269,684		161,785		9,700		2,195,575		16,330		2,215,448		140,036,012		
總保費佔保費的百分比 Gross Premium Written as % of Bums Insured																					
本年年初至今 Current Year Year-to-date	1.607%		2.909%		1.967%		16.570%		9.796%		13.278%		1.403%		6.729%		2.248%		2.190%		
上年年初至今 Last Year Year-to-date	1.692%		2.712%		1.755%		16.571%		9.556%		16.296%		1.453%		7.669%		2.268%		2.151%		

汽車保費比率

Motor Premium Rates

表 1：每輛承保車輛平均毛保費 (港幣元)

Table 1: Gross Premium Written per Vehicle Insured (HK\$)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	所有承保範圍 All Coverage	4,181	4,301	4,388	4,524	4,771	4,581	4,771	4,581
2. 貨車 2. Goods Carrying Vehicles	所有承保範圍 All Coverage	7,080	7,064	7,376	7,497	8,021	7,915	8,021	7,915
3. 拖拉機 3. Tractors	所有承保範圍 All Coverage	6,679	6,794	7,014	7,222	7,315	7,730	7,315	7,730
4. 的士 4. Taxis	所有承保範圍 All Coverage	27,028	27,864	33,482	35,802	39,230	40,643	39,230	40,643
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	所有承保範圍 All Coverage	33,597	32,814	32,528	32,638	32,913	33,052	32,913	33,052
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	所有承保範圍 All Coverage	42,378	40,451	42,305	46,859	47,544	49,171	47,544	49,171
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	所有承保範圍 All Coverage	7,657	7,770	7,721	8,218	8,239	8,653	8,239	8,653
7. 電單車 7. Motor Cycles	所有承保範圍 All Coverage	1,256	1,305	1,330	1,318	1,411	1,362	1,411	1,362
8. 其他 8. Others	所有承保範圍 All Coverage	5,675	3,633	4,262	3,989	2,624	2,316	2,624	2,316
總額 Total	所有承保範圍 All Coverage	5,086	5,092	5,262	5,403	5,673	5,481	5,673	5,481

表 2：毛保費佔保額的百分比

Table 2: Gross Premium Written as % of Sums Insured

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	綜合 Comprehensive	1.961%	1.973%	1.969%	1.868%	1.892%	1.897%	1.892%	1.897%
2. 貨車 2. Goods Carrying Vehicles	綜合 Comprehensive	2.748%	2.806%	2.676%	2.761%	2.713%	2.906%	2.713%	2.906%
3. 拖拉機 3. Tractors	綜合 Comprehensive	1.499%	1.600%	1.598%	1.610%	1.755%	1.967%	1.755%	1.967%
4. 的士 4. Taxis	綜合 Comprehensive	14.234%	13.430%	15.237%	15.939%	16.571%	16.575%	16.571%	16.575%
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	綜合 Comprehensive	9.020%	9.674%	9.073%	9.694%	9.558%	9.796%	9.558%	9.796%
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	綜合 Comprehensive	12.425%	11.215%	13.112%	15.818%	16.296%	13.278%	16.296%	13.278%
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	綜合 Comprehensive	1.376%	1.506%	1.422%	1.527%	1.453%	1.403%	1.453%	1.403%
7. 電單車 7. Motor Cycles	綜合 Comprehensive	6.185%	6.508%	7.336%	7.269%	7.666%	6.729%	7.666%	6.729%
8. 其他 8. Others	綜合 Comprehensive	2.186%	2.322%	2.177%	2.287%	2.266%	2.268%	2.266%	2.268%
總額 Total	綜合 Comprehensive	2.235%	2.236%	2.214%	2.131%	2.151%	2.195%	2.151%	2.195%

表 3：每輛承保車輛毛保費 (港幣元)

Table 3: Gross Premium Written per Vehicle Insured (HK\$)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	綜合 Comprehensive	6,737	6,882	7,043	7,152	7,148	6,778	7,148	6,778
2. 貨車 2. Goods Carrying Vehicles	綜合 Comprehensive	9,767	9,617	9,743	10,051	10,306	10,094	10,306	10,094
3. 拖拉機 3. Tractors	綜合 Comprehensive	6,735	6,532	6,585	6,531	6,541	7,575	6,541	7,575
4. 的士 4. Taxis	綜合 Comprehensive	33,899	35,465	42,636	44,134	46,331	48,120	46,331	48,120
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	綜合 Comprehensive	46,266	45,704	45,562	44,442	43,431	46,201	43,431	46,201
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	綜合 Comprehensive	55,913	50,519	54,377	59,056	56,455	55,280	56,455	55,280
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	綜合 Comprehensive	7,630	7,177	7,404	8,378	8,629	8,489	8,629	8,489
7. 電單車 7. Motor Cycles	綜合 Comprehensive	5,076	4,848	5,378	4,662	5,238	5,160	5,238	5,160
8. 其他 8. Others	綜合 Comprehensive	12,050	12,278	13,595	13,420	15,407	12,371	15,407	12,371
總額 Total	綜合 Comprehensive	7,834	7,839	8,033	8,145	8,206	7,887	8,206	7,887

表 4：每輛承保車輛毛保費 (港幣元)

Table 4: Gross Premium Written per Vehicle Insured (HK\$)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	第三者 Third Party	2,184	2,308	2,366	2,532	2,720	2,674	2,720	2,674
2. 貨車 2. Goods Carrying Vehicles	第三者 Third Party	4,591	4,943	5,395	5,533	6,230	6,387	6,230	6,387
3. 拖拉機 3. Tractors	第三者 Third Party	6,642	6,959	7,270	7,607	7,732	7,809	7,732	7,809
4. 的士 4. Taxis	第三者 Third Party	24,121	25,566	30,857	33,348	36,929	37,696	36,929	37,696
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	第三者 Third Party	31,142	30,936	30,783	31,224	31,654	31,818	31,654	31,818
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	第三者 Third Party	40,227	39,271	41,452	46,267	47,179	48,902	47,179	48,902
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	第三者 Third Party	7,670	8,040	7,848	8,156	8,079	8,717	8,079	8,717
7. 電單車 7. Motor Cycles	第三者 Third Party	1,239	1,291	1,316	1,307	1,399	1,352	1,399	1,352
8. 其他 8. Others	第三者 Third Party	4,802	2,901	3,202	3,045	1,762	1,701	1,762	1,701
總額 Total	第三者 Third Party	3,326	3,460	3,621	3,793	4,048	3,955	4,048	3,955

汽車風險承擔

Motor Exposure

表 5 : 承保車輛數目 (個位數)

Table 5 : Number of Vehicles Insured (in unit)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	所有承保範圍 All Coverage	641,365	643,572	629,448	656,834	646,013	677,978	646,013	677,978
2. 貨車 2. Goods Carrying Vehicles	所有承保範圍 All Coverage	135,164	134,205	129,897	126,207	119,574	124,445	119,574	124,445
3. 拖拉機 3. Tractors	所有承保範圍 All Coverage	12,717	11,745	10,419	9,931	8,878	7,644	8,878	7,644
4. 的士 4. Taxis	所有承保範圍 All Coverage	19,173	20,567	18,293	18,398	18,558	18,172	18,558	18,172
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	所有承保範圍 All Coverage	3,197	3,343	3,151	3,320	3,332	3,356	3,332	3,356
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	所有承保範圍 All Coverage	926	991	803	778	713	711	713	711
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	所有承保範圍 All Coverage	14,400	12,430	12,694	12,541	12,714	12,557	12,714	12,557
7. 電單車 7. Motor Cycles	所有承保範圍 All Coverage	81,119	88,256	94,438	90,843	77,821	75,728	77,821	75,728
8. 其他 8. Others	所有承保範圍 All Coverage	30,974	48,562	34,066	36,194	51,590	63,263	51,590	63,263
總額 Total	所有承保範圍 All Coverage	939,035	963,671	933,209	955,046	939,193	983,854	939,193	983,854

表 6 : 保額 (港幣千元)

Table 6 : Sums Insured (HK\$'000)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	綜合 Comprehensive	96,647,660	97,788,991	97,344,691	108,439,515	113,051,057	112,563,699	113,051,057	112,563,699
2. 貨車 2. Goods Carrying Vehicles	綜合 Comprehensive	23,102,438	20,876,931	21,542,856	19,970,004	19,959,341	17,818,397	19,959,341	17,818,397
3. 拖拉機 3. Tractors	綜合 Comprehensive	2,303,068	1,857,039	1,604,201	1,443,795	1,157,132	1,000,934	1,157,132	1,000,934
4. 的士 4. Taxis	綜合 Comprehensive	1,357,482	1,260,965	1,140,822	1,159,070	1,269,664	1,491,628	1,269,664	1,491,628
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	綜合 Comprehensive	266,200	200,780	186,810	162,751	161,765	135,830	161,765	135,830
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	綜合 Comprehensive	57,150	46,850	21,980	13,440	9,700	12,490	9,700	12,490
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	綜合 Comprehensive	2,676,457	1,850,174	1,890,698	1,910,596	2,195,575	2,131,622	2,195,575	2,131,622
7. 電單車 7. Motor Cycles	綜合 Comprehensive	29,054	25,030	23,827	18,408	16,330	14,646	16,330	14,646
8. 其他 8. Others	綜合 Comprehensive	2,056,318	2,005,153	2,169,624	1,933,545	2,215,448	1,989,964	2,215,448	1,989,964
總額 Total	綜合 Comprehensive	128,495,827	125,911,913	125,925,509	135,051,124	140,036,012	137,159,211	140,036,012	137,159,211

表 7：承保車輛數目（個位數）

Table 7 : Number of Vehicles Insured (in unit)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	綜合 Comprehensive	281,262	280,387	272,106	283,210	299,259	315,001	299,259	315,001
2. 貨車 2. Goods Carrying Vehicles	綜合 Comprehensive	64,993	60,914	59,179	54,849	52,545	51,292	52,545	51,292
3. 拖拉機 3. Tractors	綜合 Comprehensive	5,127	4,548	3,892	3,559	3,104	2,599	3,104	2,599
4. 的士 4. Taxis	綜合 Comprehensive	5,700	4,775	4,077	4,186	4,541	5,138	4,541	5,138
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	綜合 Comprehensive	519	425	372	355	356	288	356	288
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	綜合 Comprehensive	127	104	53	36	28	30	28	30
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	綜合 Comprehensive	4,826	3,882	3,632	3,482	3,697	3,523	3,697	3,523
7. 電單車 7. Motor Cycles	綜合 Comprehensive	354	336	325	287	239	191	239	191
8. 其他 8. Others	綜合 Comprehensive	3,731	3,793	3,475	3,295	3,258	3,649	3,258	3,649
總額 Total	綜合 Comprehensive	366,639	359,164	347,111	353,259	367,027	381,711	367,027	381,711

表 8：承保車輛數目（個位數）

Table 8 : Number of Vehicles Insured (in unit)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	第三者 Third Party	360,103	363,185	357,342	373,624	346,754	362,977	346,754	362,977
2. 貨車 2. Goods Carrying Vehicles	第三者 Third Party	70,171	73,291	70,718	71,358	67,029	73,153	67,029	73,153
3. 拖拉機 3. Tractors	第三者 Third Party	7,590	7,197	6,527	6,372	5,774	5,045	5,774	5,045
4. 的士 4. Taxis	第三者 Third Party	13,473	15,792	14,216	14,212	14,017	13,034	14,017	13,034
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	第三者 Third Party	2,678	2,918	2,779	2,965	2,976	3,068	2,976	3,068
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	第三者 Third Party	799	887	750	742	685	681	685	681
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	第三者 Third Party	9,574	8,548	9,062	9,059	9,017	9,034	9,017	9,034
7. 電單車 7. Motor Cycles	第三者 Third Party	80,765	87,920	94,113	90,556	77,582	75,537	77,582	75,537
8. 其他 8. Others	第三者 Third Party	27,243	44,769	30,591	32,899	48,332	59,614	48,332	59,614
總額 Total	第三者 Third Party	572,396	604,507	586,098	601,787	572,166	602,143	572,166	602,143

表 9 : 毛保費 (港幣千元)

Table 9 : Gross Premium Written (HK\$'000)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	所有承保範圍 All Coverage	2,681,359	2,768,043	2,761,788	2,971,481	3,082,264	3,105,562	3,082,264	3,105,562
2. 貨車 2. Goods Carrying Vehicles	所有承保範圍 All Coverage	956,950	948,052	958,056	946,149	959,099	984,977	959,099	984,977
3. 拖拉機 3. Tractors	所有承保範圍 All Coverage	84,943	79,792	73,078	71,718	64,946	59,086	64,946	59,086
4. 的士 4. Taxis	所有承保範圍 All Coverage	518,211	573,088	612,491	658,688	728,023	738,571	728,023	738,571
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	所有承保範圍 All Coverage	107,409	109,696	102,496	108,357	109,665	110,922	109,665	110,922
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	所有承保範圍 All Coverage	39,242	40,087	33,971	36,456	33,899	34,961	33,899	34,961
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	所有承保範圍 All Coverage	110,256	96,584	98,006	103,062	104,746	108,658	104,746	108,658
7. 電單車 7. Motor Cycles	所有承保範圍 All Coverage	101,849	115,170	125,557	119,701	109,806	103,120	109,806	103,120
8. 其他 8. Others	所有承保範圍 All Coverage	175,770	176,430	145,189	144,384	135,347	146,519	135,347	146,519
總額 Total	所有承保範圍 All Coverage	4,775,989	4,906,942	4,910,632	5,159,996	5,327,796	5,392,377	5,327,796	5,392,377

表 10 : 毛保費 (港幣千元)

Table 10 : Gross Premium Written (HK\$'000)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	綜合 Comprehensive	1,894,976	1,929,755	1,916,478	2,025,454	2,139,165	2,135,050	2,139,165	2,135,050
2. 貨車 2. Goods Carrying Vehicles	綜合 Comprehensive	634,760	585,788	576,556	551,294	541,521	517,723	541,521	517,723
3. 拖拉機 3. Tractors	綜合 Comprehensive	34,531	29,706	25,628	23,245	20,303	19,687	20,303	19,687
4. 的士 4. Taxis	綜合 Comprehensive	193,227	169,343	173,825	184,746	210,390	247,242	210,390	247,242
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	綜合 Comprehensive	24,012	19,424	16,949	15,777	15,461	13,306	15,461	13,306
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	綜合 Comprehensive	7,101	5,254	2,882	2,126	1,581	1,658	1,581	1,658
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	綜合 Comprehensive	36,823	27,861	26,890	29,173	31,900	29,907	31,900	29,907
7. 電單車 7. Motor Cycles	綜合 Comprehensive	1,797	1,629	1,748	1,338	1,252	986	1,252	986
8. 其他 8. Others	綜合 Comprehensive	44,957	46,569	47,243	44,218	50,196	45,141	50,196	45,141
總額 Total	綜合 Comprehensive	2,872,184	2,815,329	2,788,199	2,877,371	3,011,769	3,010,700	3,011,769	3,010,700

表 11：毛保費 (港幣千元)

Table 11: Gross Premium Written (HK\$'000)

汽車類別 Class of Vehicle	承保範圍 Coverage	個別日曆年度 Individual Calendar Year					年初至今 Year-to-date		
		2020	2021	2022	2023	2024	2025	2024/12	2025/12
1. 私家車 1. Private Cars	第三者 Third Party	786,383	838,288	845,310	946,027	943,099	970,513	943,099	970,513
2. 貨車 2. Goods Carrying Vehicles	第三者 Third Party	322,190	362,264	381,500	394,855	417,579	467,254	417,579	467,254
3. 拖拉機 3. Tractors	第三者 Third Party	50,412	50,086	47,450	48,473	44,643	39,398	44,643	39,398
4. 的士 4. Taxis	第三者 Third Party	324,984	403,745	438,666	473,942	517,633	491,328	517,633	491,328
5a. 公共小型巴士 (綠色) 5a. Public Light Buses (Green)	第三者 Third Party	83,397	90,272	85,547	92,580	94,204	97,617	94,204	97,617
5b. 公共小型巴士 (紅色) 5b. Public Light Buses (Red)	第三者 Third Party	32,141	34,833	31,089	34,330	32,318	33,302	32,318	33,302
6. 私營小型巴士及非特許經營巴士 6. Private Light Buses & Non Franchised Buses	第三者 Third Party	73,433	68,723	71,116	73,889	72,846	78,751	72,846	78,751
7. 電單車 7. Motor Cycles	第三者 Third Party	100,052	113,541	123,809	118,363	108,555	102,135	108,555	102,135
8. 其他 8. Others	第三者 Third Party	130,813	129,861	97,946	100,166	85,151	101,378	85,151	101,378
總額 Total	第三者 Third Party	1,903,805	2,091,613	2,122,433	2,282,625	2,316,028	2,381,676	2,316,028	2,381,676

註(1)：由於少數公司重新提交申報表，往年數字可能與先前公佈的市場統計數字有所不同。

Note (1): Historical figures may differ from previously published market statistics due to the resubmission of returns by a small number of companies.