



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
按業務線劃分的直接及分入再保險業務經營業績
Operating Results of Direct & Reinsurance Inward Business By Lines of Business

(單位:千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務及分入再保險業務 Direct Business and Reinsurance Inward Business											總額 Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written													
毛保費 Gross Premium Written	39,643,539	9,633,440	122,447	4,792,942	2,212,753	28,251,159	8,199,815	10,409,887	821,495	246,548	4,123,770	108,457,794	
淨保費 Net Premium Written	31,461,794	7,809,596	34,959	2,084,738	1,073,287	14,999,293	6,371,028	6,861,630	644,464	215,283	2,507,982	74,064,053	
承保業績 Underwriting Results													
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	421,730	(213,070)	(1,248)	(337,001)	179,014	(517,894)	237,524	1,696	399,837	107,387	150,879	428,854	
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	102,963	120,355	5,500	63,660	192,172	970,948	1,479,850	(236,855)	6,037	2,142	367,201	3,073,973	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	310,139	(99,927)	5,052	(330,948)	366,035	173,387	1,724,302	(320,035)	358,051	109,435	562,467	2,857,958	
與本財政年度相關的保險負債淨額的淨貼現影響的變動 Change in net discounting impact of net insurance liabilities in current financial year	73,933	(311,872)	(1,822)	(18,260)	(3,600)	110,533	(303,640)	(84,281)	(18,846)	(227,212)	1,333	(783,734)	
計入貼現變動的承保業績 - 利潤(虧損) Underwriting Results Including discount movement - Profit(Loss)	384,072	(411,799)	3,230	(349,208)	362,435	283,920	1,420,662	(404,316)	339,205	(117,778)	563,800	2,074,224	
與本財政年度相關的淨投資收入 Other Net Investment Income relating to current financial year												9,251,060	
與本財政年度相關的其他收入 Other Income relating to current financial year												1,984,477	
與本財政年度相關的其他開支 Other Expenses relating to current financial year												(1,945,810)	
經營業績 - 利潤(虧損) Operating Results - Profit(Loss)												11,363,952	

註(1): 由於取捨除尾數的影響，不同統計表中的同樣數字可能稍有差別。
Note (1): Slight discrepancies may be found in the same type of figures in different statistical tables due to rounding off.

註(2): 本統計數字屬臨時性質及未經審計，因此該等資料可能在經最後審計時而被修改，保險業監管局已適當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。
Note (2): The statistics are provisional and unaudited, 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.



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(港幣千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 Direct Business													總額 Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross Premium Written	25,187,944	5,501,298	62,046	2,669,504	896,626	6,425,978	2,183,039	5,137,133	1,951,980	2,888,667	664,479	193,057	1,043,318	54,805,069
淨保費 Net Premium Written	20,175,462	4,124,305	2,367	1,161,639	391,685	2,590,837	1,460,890	4,215,425	1,295,224	1,302,848	513,164	171,220	415,174	37,820,240
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	605,301	4,470	(4,957)	(321,093)	(22,696)	(271,198)	1,595	115,072	147,164	58,135	353,740	84,956	109,344	859,834
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	425,244	171,405	(441)	(10,842)	103,211	394,498	390,790	934,148	332,249	(92,775)	(11,882)	0	(41,951)	2,593,653
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	989,797	155,481	(5,202)	(383,000)	75,921	89,653	405,767	1,068,665	481,396	(93,127)	293,532	84,956	73,183	3,237,022



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一般保險業務線 General Insurance Lines of Business	分入再保險業務 Reinsurance Inward Business											合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others		總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written													
毛保費 Gross Premium Written	14,455,594	4,132,142	60,401	2,123,438	1,316,126	21,825,181	879,644	5,569,240	157,016	53,491	3,080,452	53,652,726	108,457,794
淨保費 Net Premium Written	11,286,332	3,685,290	32,593	923,099	681,603	12,408,456	694,712	4,263,557	131,300	44,063	2,092,808	36,243,813	74,064,053
承保業績 Underwriting Results													
與本年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(183,570)	(217,540)	3,709	(15,908)	201,710	(246,696)	120,856	(203,603)	46,097	22,431	41,535	(430,980)	428,854
與過往年度相關的淨未貼現最佳估算綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(322,280)	(51,049)	5,941	74,502	88,961	576,450	154,912	(476,328)	17,919	2,142	409,153	480,320	3,073,973
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	(679,658)	(255,407)	10,253	52,052	290,114	83,733	249,870	(708,304)	64,519	24,478	489,285	(379,064)	2,857,958



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 在岸直接及分入再保險業務承保業績
 Underwriting Results of Onshore Direct & Reinsurance Inward Business

(單位千元)
(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 在岸 Direct Business - Onshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建造業 Employees' Compensation - Construction	僱員補償 - 非建造業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金融損失 - 按揭 Pecuniary Loss - Mortgage		金融損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross Premium Written	23,717,409	5,392,376	39,788	1,234,190	859,710	5,790,464	2,163,112	5,042,109	1,901,983	2,618,425	664,479	193,057	941,853	50,558,955
淨保費 Net Premium Written	18,843,499	4,040,064	38	491,922	388,139	2,377,713	1,441,244	4,129,771	1,272,370	1,221,207	513,164	171,220	395,825	35,286,174
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	486,141	(21,076)	(727)	(130,995)	(18,999)	(303,789)	(6,717)	108,965	142,675	18,932	353,740	84,956	99,658	812,764
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	420,487	175,369	(366)	(76,607)	102,238	352,021	386,901	907,378	324,370	(64,530)	(11,882)	0	(14,627)	2,500,733
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	866,713	135,419	(792)	(219,372)	78,594	15,845	393,541	1,035,411	469,141	(97,090)	293,532	84,956	91,808	3,146,705



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一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 在岸 Reinsurance Inward Business - Onshore												合計總額 Grand Total	
	意外及健康 Accident & Health	汽車 Motor Vehicle	輪船、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total		
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage				
保費 Premium Written														
毛保費 Gross Premium Written	3,817,697	344,552	4,933	421,911	605,821	2,236,506	542,252	279,567	106,838	53,491	118,482	8,532,050	59,091,006	
淨保費 Net Premium Written	3,487,451	140,363	3,562	71,804	236,326	1,159,934	365,701	195,069	81,122	44,063	52,540	5,837,935	41,124,110	
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	68,649	(9,459)	1,050	13,518	50,190	(380,568)	83,016	(89,694)	31,581	22,939	15,132	(193,645)	619,119	
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(79,215)	6,147	(712)	(6,334)	(32,605)	222,806	151,789	49,373	19,166	1,634	27,674	359,742	2,860,475	
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(56,278)	(287)	154	7,916	10,163	(167,442)	205,898	(38,994)	50,469	24,478	50,068	86,145	3,232,851	

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(HK\$'000)

一般保險業務線 General Insurance Lines of Business	直接業務 - 離岸 Direct Business - Offshore													
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 - 建築業 Employees' Compensation - Construction	僱員補償 - 非建築業 Employees' Compensation - Non-construction	一般法律責任 General Liability		金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total
			航空 Aviation	船舶 Ships	貨運 Goods in Transit				公眾責任 Public Liability	其他法律責任 Other Liability	標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage		
保費 Premium Written														
毛保費 Gross Premium Written	1,470,535	108,922	22,258	1,435,314	36,916	635,514	19,927	95,023	49,996	270,242	-	-	101,465	4,246,113
淨保費 Net Premium Written	1,331,963	84,242	2,329	669,717	3,546	213,124	19,647	85,654	22,855	81,641	-	-	19,348	2,534,066
承保業績 Underwriting Results														
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	119,160	25,546	(4,230)	(190,097)	(3,697)	32,591	8,313	6,108	4,489	39,202	-	-	9,686	47,070
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	4,757	(3,964)	(55)	65,765	973	42,477	3,889	26,770	7,879	(28,246)	-	-	(27,324)	92,920
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	124,084	20,061	(4,410)	(163,628)	(2,673)	73,808	12,226	33,254	12,256	3,963	-	-	(18,625)	90,317



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一般保險業務線 General Insurance Lines of Business	分入再保險業務 - 總計 Reinsurance Inward Business - Offshore												合計總額 Grand Total
	意外及健康 Accident & Health	汽車 Motor Vehicle	船舶、航空及運輸 Marine, Aviation, and Transport			財產損壞 Property Damage	僱員補償 Employees' Compensation	一般法律責任 General Liability	金錢損失 - 按揭 Pecuniary Loss - Mortgage		金錢損失 - 信貸及其他 Pecuniary Loss - Credit & Others	總額 Total	
			航空 Aviation	船舶 Ships	貨運 Goods In Transit				標準按揭 Standard Mortgage	逆按揭 Reverse Mortgage			
保費 Premium Written													
毛保費 Gross Premium Written	10,637,897	3,787,590	55,468	1,701,527	710,305	19,588,675	337,391	5,289,673	50,178	-	2,961,970	45,120,675	49,366,789
淨保費 Net Premium Written	7,798,881	3,544,927	29,031	851,295	445,277	11,248,521	329,012	4,068,488	50,178	-	2,040,268	30,405,878	32,939,944
承保業績 Underwriting Results													
與本年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to current year	(252,220)	(208,081)	2,658	(29,426)	151,520	133,872	37,840	(113,909)	14,515	(508)	26,403	(237,335)	(190,265)
與過往年度相關的淨未貼現最佳估計綜合業務業績 Net Undiscounted Best Estimate Combined Business Results, relating to prior year	(243,065)	(57,196)	6,652	80,836	121,566	353,644	3,123	(525,702)	(1,267)	508	381,479	120,578	213,498
未貼現承保業績 - 利潤(虧損) Undiscounted Underwriting Results - Profit(Loss)	(623,380)	(255,120)	10,100	44,136	279,951	251,175	43,972	(669,310)	14,050	0	439,217	(465,209)	(374,893)