

高風險行業保費費率基準 (2026)

2026 PREMIUM BENCHMARK RATES OF THE HIGH RISK GROUPS ("HRG")

No. 號數	High Risk Groups 高風險行業	Premium Benchmark Rate (% of Earnings) 保費費率基準 (收入百份比)
1.	Air Conditioner Installation Worker/Repairer 冷氣機安裝工人/維修工人	3.39%
2.	Blasting 從事爆破	15.67%
3.	Cleaning 清潔	3.39%
4.	Crane Operator 吊機操作員	6.36%
5.	Demolition Work 建築物清拆工作	42.92%
6.	Diving 潛水	38.64%
7.	Drain Repairer 修渠工人	3.74%
8.	Earth Removal 搬泥	19.98%
9.	Excavation 挖泥	19.98%
10.	Filling & Reclamation 填土及堆填	19.98%
11.	Gondola Worker/Window Cleaner 吊船工人/抹窗工人	21.36%
12.	Logistics/Transportation 物流/運輸	4.08%
13.	Neon Light Signboard Installation Worker/Repairer 霓虹燈箱安裝工人/維修工人	4.04%
14.	Recycling 回收	10.20%
15.	Scaffolding 搭棚	49.49%
15a.	^Scaffolding 搭棚	39.35%
16.	Ship Repairer 船隻維修工人	6.73%
17.	Steel Bending & Erection 紮鐵及鋼架工程	4.45%
18.	Steeplejacks 高空作業工人	23.61%
19.	Stevedores 碼頭裝卸工人	20.10%
20.	Tunnelling 隧道工程	28.53%
21.	Well Sinkers and Borers 掘井工人及鑽井工人	17.65%
22.	Worker on board Launch/River Trade Vessel 在內河商船上工作人士	4.88%

Notes 註： - A premium loading and discount mechanism would be applied subject to final quotation

- 附加保費及/或折扣機制會按最後報價計算

- Effective from 1 January 2026 (Adjustment of the daily maximum rates of medical expenses under the Employees' Compensation Ordinance)

- 2026年1月1日生效 (《僱員補償條例》下調整工傷僱員可索還醫療費的最高每天限額)

- ^15a. Only for Truss-out Scaffolding Contractors under the "Registered Specialist Trade Contractors Scheme" of the Construction Industry Council

- ^15a. 只適用於建造業議會「註冊專門行業承造商制度」的懸空式棚架承造商