

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

二零零二年一月至三月
January to March 2002

直接及分入再保險業務
Direct & Reinsurance Inward Business

業務類別 Class of Business	(港幣千元) (HK\$'000)									
	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	管理開支 Management Expenses	* 承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	1,404,096	1,226,871	888,376	176,910	117,713	594,592	532,198	584,591	126,282	59,790
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	750,945	577,222	575,880	169,738	149,192	413,712	303,220	361,946	70,199	(5,457)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	306	13	299	6	(75)	12	5	(41)	29	386
船舶 - 損壞及法律責任 Ships, Damage & Liability	323,585	216,598	198,516	41,672	29,297	111,936	55,696	290,898	15,859	(137,538)
貨運 Goods in Transit	223,583	156,670	172,745	44,451	28,363	57,292	36,348	33,817	33,487	77,078
財產損壞 Property Damage	1,333,632	646,801	599,429	364,970	182,635	319,091	159,971	138,315	117,646	160,833
一般法律責任 General Liability	1,818,494	1,049,367	833,152	231,060	141,001	687,231	476,114	598,828	119,735	(26,412)
金錢損失 Pecuniary Loss	249,579	103,128	69,899	32,224	5,218	68,237	24,214	105,834	19,502	(60,655)
非比例協約再保險 Non-Proportional Treaty Reinsurance	96,518	92,091	96,131	5,894	6,417	34,005	34,005	31,746	1,143	56,825
比例協約再保險 Proportional Treaty Reinsurance	166,986	134,042	98,839	64,842	37,491	75,289	59,567	99,532	9,118	(47,302)
總額 Total	6,367,724	4,202,803	3,533,266	1,131,767	697,252	2,361,397	1,681,338	2,245,466	513,000	77,548

*承保利潤 / (虧損) 是根據保人呈報的 "滿期保費淨額" 減去 "須付的佣金淨額", "已承付申索淨額" 及 "管理開支" 而計算。

* Underwriting Profit / (Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包含數字，是根據保人向保險業監督提交的季度報表內申報的統計資料編制而成。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制該等統計數字，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.

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直接業務
Direct Business

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	管理開支 Management Expenses	(港幣千元) (HK\$'000)	
											承保利潤/ (虧損) Underwriting Profit / (Loss)	
意外及健康 Accident & Health	醫療 Medical	1,030,381	970,159	637,407	81,843	58,022	476,547	448,693	474,405	79,640	25,340	
	非醫療 Non-Medical	290,173	188,606	181,188	78,547	46,245	87,853	61,614	62,973	42,914	29,056	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		685,863	520,597	519,817	156,737	138,525	391,164	282,269	319,535	65,119	(3,362)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		316	9	288	8	(75)	5	0	(38)	29	372	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	12,537	6,243	5,480	1,979	1,403	4,143	2,389	574	1,534	1,969	
	其他業務 Non-Statutory	237,176	156,495	146,457	25,049	14,766	84,132	44,381	270,854	9,559	(148,722)	
貨運 Goods in Transit		198,037	137,004	149,894	37,602	23,694	46,142	27,716	24,554	30,439	71,207	
財產損壞 Property Damage		923,483	417,383	389,429	268,276	132,646	168,718	75,753	54,544	89,131	113,108	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	471,702	349,128	248,370	43,892	33,008	237,178	166,719	214,309	21,008	(19,955)
		飲食及酒店業 Restaurants & Hotels	67,725	41,479	27,003	9,078	8,200	23,972	18,898	18,570	4,767	(4,534)
		其他業務 Others	563,027	393,341	331,798	110,706	88,545	288,121	215,298	242,547	50,254	(49,548)
	非法定業務 Non-Statutory	575,384	136,653	120,535	51,199	(1,476)	80,065	27,118	48,856	34,399	38,756	
金錢損失 Pecuniary Loss		187,791	56,308	39,739	26,435	3,089	51,054	14,400	94,518	15,358	(73,226)	
總額 Total		5,243,595	3,373,405	2,797,405	891,351	546,592	1,939,094	1,385,248	1,826,201	444,151	(19,539)	

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分入再保險業務

Reinsurance Inward Business

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	管理開支 Management Expenses	(港幣千元) (HK\$'000)
										承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	83,542	68,106	69,781	16,520	13,446	30,192	21,891	47,213	3,728	5,394
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	65,082	56,625	56,063	13,001	10,667	22,548	20,951	42,411	5,080	(2,095)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	(10)	4	11	(2)	0	7	5	(3)	0	14
船舶 - 損壞及法律責任 Ships, Damage & Liability	73,872	53,860	46,579	14,644	13,128	23,661	8,926	19,470	4,766	9,215
貨運 Goods in Transit	25,546	19,666	22,851	6,849	4,669	11,150	8,632	9,263	3,048	5,871
財產損壞 Property Damage	410,149	229,418	210,000	96,694	49,989	150,373	84,218	83,771	28,515	47,725
一般法律責任 General Liability	140,656	128,766	105,446	16,185	12,724	57,895	48,081	74,546	9,307	8,869
金錢損失 Pecuniary Loss	61,788	46,820	30,160	5,789	2,129	17,183	9,814	11,316	4,144	12,571
非比例協約再保險 Non-Proportional Treaty Reinsurance	96,518	92,091	96,131	5,894	6,417	34,005	34,005	31,746	1,143	56,825
比例協約再保險 Proportional Treaty Reinsurance	166,986	134,042	98,839	64,842	37,491	75,289	59,567	99,532	9,118	(47,302)
總額 Total	1,124,129	829,398	735,861	240,416	150,660	422,303	296,090	419,265	68,849	97,087