香港一般保險業務的臨時統計數字

Provisional Statistics on Hong Kong General Insurance Business

二零零四年一月至三月

January to March 2004

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	淨保費	滿期保 費 淨額	須付的 佣金毛額 Gross	須付的 佣金淨額 Net	已償付 申索毛額	已償付 申索淨額	已承付 申索淨額	管理開支	* 承保利潤 / (虧損)
Class of Dusiness	Gross Premiums	Net Premiums	Net Earned Premiums	Commissions Payable	Commissions Pavable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses	Underwriting Profit / (Loss)
	Fremunis	Fremiums	Fremiums	rayable	Payable	Ciaillis Palu	Ciailiis Paid	incurred	Expenses	Profit / (Loss)
意外及健康 Accident & Health	1,373,899	1,200,241	883,581	190,526	131,143	596,333	542,988	563,454	133,488	55,496
Accident & Health	1,373,099	1,200,241	005,501	190,320	131,143	390,333	342,966	303,434	133,466	33,490
汽車 - 損壞及法律責任										
Motor Vehicle, Damage & Liability	807,625	650,043	657,605	176,700	159,303	362,804	287,987	369,065	68,703	60,534
飛機 - 損壞及法律責任										
液機 - 損壊及/法律員性 Aircraft, Damage & Liability	601	80	212	66	(14)	9	11	(669)	57	838
Aircrait, Damage & Liability	001	80	212	66	(14)	9	11	(009)	5/	838
船舶 - 損壞及法律責任										
Ships, Damage & Liability	466,429	310,831	293,183	47,590	32,294	125,797	100,636	339,770	20,501	(99,382)
貨運										
Goods in Transit	283,745	206,231	206,811	54,248	35,780	50,189	37,383	48,047	35,431	87,553
Goods III 11 alisit	203,743	200,231	200,811	34,240	33,780	30,169	37,363	40,047	33,431	67,333
財產損壞										
Property Damage	1,500,013	789,081	697,809	398,176	185,147	359,117	199,815	231,334	131,052	150,276
一般法律責任										
General Liability	1,900,952	1,363,885	1,201,260	295,718	190,487	633,787	436,981	771,653	143,663	95,457
•	1,700,732	1,303,883	1,201,200	273,716	170,407	033,767	430,761	771,033	143,003	75,457
金銭損失										
Pecuniary Loss	298,756	130,359	100,900	41,240	9,605	158,451	22,444	20,375	22,633	48,287
非比例協約再保險										
Non-Proportional Treaty Reinsurance	122,542	98,060	43,059	8,244	5,000	6,260	5,558	38,258	1,556	(1,755)
	122,312	20,000	.5,057	3,211	2,000	3,200	2,330	20,230	1,550	(1,733)
比例協約再保險										
Proportional Treaty Reinsurance	123,198	106,176	76,569	40,195	36,384	32,569	29,512	49,008	2,061	(10,884)
總額										
Total	6,877,760	4,854,987	4,160,989	1,252,703	785,129	2,325,316	1,663,315	2,430,295	559,145	386,420
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^{*}承保利潤 /(虧損) 是根據保險人呈報的"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。

本報告所包含數字,是根據保險人向保險業監督提交的季度報表內申報的統計資料廳戰而成。該等資料屬臨時性質及未經審計,並且以層年基礎計算。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護懷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.

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

香港一般保險業務的臨時統計數字

Provisional Statistics on Hong Kong General Insurance Business

二零零四年一月至三月

January to March 2004

直接業務

Direct Business

(港幣千元)

業務類別 Class of Business		毛保費 Gross	淨保費 Net	滿期保費 淨額 Net Earned	須付的 佣金毛額 Gross Commissions	須付的 佣金淨額 Net Commissions	已償付 申索毛額 Gross	已償付 申索淨額 Net	已承付 申索淨額 Net Claims	管理開支 Management	承保利潤 / (虧損) Underwriting
		Premiums	Premiums	Premiums	Payable	Payable	Claims Paid	Claims Paid	Incurred	Expenses	Profit / (Loss)
醫療 Medical		993,192	929,334	619,651	81,099	64,646	493,962	467,891	456,828	81,519	16,658
非聖療											
Non-Medical		305,900	221,237	226,663	94,715	62,524	75,837	54,498	61,449	46,998	55,692
Liability		712,344	559,720	584,344	160,052	142,672	321,292	249,766	321,918	64,022	55,732
lity		546	25	40	46	(46)	0	0	1	57	28
法定業務											
Statutory		9,470	5,377	3,261	1,564	767	2,080	384	4,983	1,084	(3,573)
其他業務		297.001	270.012	252.002	20.500	29.505	101 522	92.099	200 722	12 (72	(00.010)
Non-Statutory		387,091	270,013	255,982	39,380	28,393	101,532	82,988	309,733	13,072	(98,018)
		244,825	172,836	174,079	45,421	28,641	41,759	28,128	36,589	32,918	75,931
		909,283	454,972	375,708	263,486	121,425	123,798	50,207	59,625	85,550	109,108
法定業務 Statutory	建造業 Construction	335,609	273,105	299,123	36,961	36,471	179,060	134,817	218,357	18,347	25,948
	飲食及酒店業 Restaurants & Hotels	65,885	54,428	46,405	14,739	14,434	32,726	28,489	33,992	6,123	(8,144)
	其他業務 Others	643,227	496,258	414,388	131,260	112,602	263,086	189,943	270,373	49,945	(18,532)
非法定業務											
Non-Statutory		571,831	277,785	248,265	91,053	9,493	89,176	36,197	88,004	57,754	93,014
金銭損失 Pecuniary Loss		232,399	82,600	67,179	32,805	5,698	120,922	9,524	12,991	16,473	32,017
		5 411 602	2 707 600	2 212 000	002.781	627,022	1 945 220	1 222 922	1 974 942	474 462	335,861
	非醫療 Non-Medical Liability ity 法定業務 Statutory 其他業務 Non-Statutory 法定業務 Statutory	#醫療 Non-Medical Liability ity 法定業務 Statutory 其他業務 Non-Statutory 法定業務 Statutory 対象及酒店業 Restaurants & Hotels 其他業務 Others	Brown 993,192 1	Premiums	Record Net Premiums Prem	Record Net Premiums Prem	Reference	Recommendation	Premiums	Part Part	Part Part

香港一般保險業務的臨時統計數字 Provisional Statistics on Hong Kong General Insurance Business 二零零四年一月至三月 January to March 2004

汽車 - 損壞及法律責任 - 直接業務 Motor Vehicle, Damage & Liability - Direct Business

(港幣千元) (HK\$'000)

											(UK\$000)	
業務類別		毛保費	淨保費	滿期保費 淨額	須付的 佣金毛額	須付的 佣金淨額	已償付 申索毛額	已償付 申索淨額	已承付 申索淨額	管理開支	承保利潤 / (虧損)	於期間的承保 / 續保車輛數目
Class of Business		Gross Premiums	Net Premiums	Net Earned Premiums	Gross Commissions Payable	Net Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses	Underwriting Profit/(Loss)	No. of vehicles written/renewed during the period
私家車												
Private Cars		384,010	306,031	316,634	102,201	92,155	144,656	109,845	135,822	38,136	50,521	96,633
貨車及拖拉機 Goods Carrying Vehicle	es & Tractors	179,307	137,474	142,845	34,395	30,750	94,280	69,888	87,766	16,636	7,693	24,483
的士 Taxis		47,824	40,689	44,725	6,674	6,665	37,480	32,350	34,306	2,916	838	3,936
公共小型巴士 Public Light Buses	綠 Green	13,381	10,290	12,041	1,345	1,343	8,796	7,863	17,850	562	(7,714)	
	紅 Red	16,525	13,865	13,298	2,144	2,114	13,465	9,418	13,462	662	(2,940)	794
電單車 Motor Cycles		18,266	13,240	14,409	5,112	4,365	7,121	6,984	8,804	1,885	(645)	11,100
其他 Others		53,031	38,131	40,392	8,181	5,280	15,494	13,418	23,908	3,225	7,979	5,789
總額 Total		712,344	559,720	584,344	160,052	142,672	321,292	249,766	321,918	64,022	55,732	143,379

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

二零零四年一月至三月

January to March 2004

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	淨保費	滿期保費 淨額	須付的 佣金毛額 Gross	須付的 佣金淨額 Net	已償付 申索毛額	已償付 申索淨額	已承付 申索淨額	管理開支	(AK\$ 000) 承保利潤 / (虧損)
O. Z.	Gross Premiums	Net Premiums	Net Earned Premiums	Commissions Payable	Commissions Payable	Gross Claims Paid	Net Claims Paid	Net Claims Incurred	Management Expenses	Underwriting Profit / (Loss)
意外及健康	74.907	40,670	27.267	14.712	2.072	26.524	20.500	45 177	4.071	(16.954
Accident & Health 汽車 - 損壞及法律責任 Motor Vehicle, Damage &	74,807	49,670	37,267	14,712	3,973	26,534	20,599	45,177	4,971	(16,854
Liability	95,281	90,323	73,261	16,648	16,631	41,512	38,221	47,147	4,681	4,802
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	55	55	172	20	32	9	11	(670)	0	810
船舶 - 損壞及法律責任 Ships, Damage & Liability	69,868	35,441	35,940	6,446	2,932	22,185	17,264	25,054	5,745	2,209
貨運 Goods in Transit	38,920	33,395	32,732	8,827	7,139	8,430	9,255	11,458	2,513	11,622
財 產損壞 Property Damage	590,730	334,109	322,101	134,690	63,722	235,319	149,608	171,709	45,502	41,168
一般法律責任 General Liability	284,400	262,309	193,079	21,705	17,487	69,739	47,535	160,927	11,494	3,171
金銭損失 Pecuniary Loss	66,357	47,759	33,721	8,435	3,907	37,529	12,920	7,384	6,160	16,270
非比例協約再保險 Non-Proportional Treaty Reinsurance	122,542	98,060	43,059	8,244	5,000	6,260	5,558	38,258	1,556	(1,755
比例協約再保險 Proportional Treaty Reinsurance	123,198	106,176	76,569	40,195	36,384	32,569	29,512	49,008	2,061	(10,884
總額				,						
Total	1,466,158	1,057,297	847,901	259,922	157,207	480,086	330,483	555,452	84,683	50,559