

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 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	1,373,899	1,200,241	883,581	190,526	131,143	596,333	542,988	563,454	133,488	55,496
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 Aircraft, Damage & Liability	601	80	212	66	(14)	9	11	(669)	57	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
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
金錢損失 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)
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

*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。

* 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, 是根據保險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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二零零四年一月至三月
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直接業務
Direct Business

(港幣千元)
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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	承保利潤 / (虧損) Underwriting Profit / (Loss)	
意外及健康 Accident & Health	醫療 Medical	993,192	929,334	619,651	81,099	64,646	493,962	467,891	456,828	81,519	16,658	
	非醫療 Non-Medical	305,900	221,237	226,663	94,715	62,524	75,837	54,498	61,449	46,998	55,692	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		712,344	559,720	584,344	160,052	142,672	321,292	249,766	321,918	64,022	55,732	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		546	25	40	46	(46)	0	0	1	57	28	
船舶 - 損壞及法律責任 Ships, Damage & Liability	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 Non-Statutory	387,091	270,013	253,982	39,580	28,595	101,532	82,988	309,733	13,672	(98,018)	
貨運 Goods in Transit		244,825	172,836	174,079	45,421	28,641	41,759	28,128	36,589	32,918	75,931	
財產損壞 Property Damage		909,283	454,972	375,708	263,486	121,425	123,798	50,207	59,625	85,550	109,108	
一般法律責任 General Liability	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	
金錢損失 Pecuniary Loss		232,399	82,600	67,179	32,805	5,698	120,922	9,524	12,991	16,473	32,017	
總額 Total		5,411,602	3,797,690	3,313,088	992,781	627,922	1,845,230	1,332,832	1,874,843	474,462	335,861	

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

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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	承保利潤 / (虧損) Underwriting Profit/(Loss)	於期間的承保 / 續保車輛數目 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 Vehicles & 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)	644
	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	

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二零零四年一月至三月
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分入再保險業務
Reinsurance Inward Business

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(HK\$'000)

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	承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	74,807	49,670	37,267	14,712	3,973	26,534	20,599	45,177	4,971	(16,854)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & 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
金錢損失 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