

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

二零零八年一月至三月
January to March 2008

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	2,151,850	1,872,743	1,397,562	302,060	220,632	983,143	881,073	860,620	180,435	135,875
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	682,469	567,139	584,862	191,007	170,755	386,001	335,785	293,626	82,567	37,914
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,564	759	1,862	319	186	3	0	534	369	773
船舶 - 損壞及法律責任 Ships, Damage & Liability	659,868	421,630	402,978	73,603	56,456	164,532	112,316	407,861	30,193	-91,532
貨運 Goods in Transit	356,913	249,518	240,319	70,202	46,127	86,390	46,077	77,156	44,228	72,808
財產損壞 Property Damage	1,453,660	752,804	704,899	357,469	197,822	191,897	140,055	215,795	140,667	150,615
一般法律責任 General Liability	1,622,714	1,141,774	1,046,052	284,380	194,181	781,164	603,310	546,514	179,738	125,619
金錢損失 Pecuniary Loss	535,608	320,923	242,865	86,452	40,813	63,984	39,384	48,472	47,917	105,663
非比例協約再保險 Non-Proportional Treaty Reinsurance	77,811	72,160	32,496	5,459	4,919	4,475	4,085	-41,085	929	67,733
比例協約再保險 Proportional Treaty Reinsurance	96,301	78,882	50,618	35,633	29,278	16,410	15,100	-13,243	2,027	32,556
總額 Total	7,639,758	5,478,332	4,704,513	1,406,584	961,169	2,677,999	2,177,185	2,396,250	709,070	638,024

* 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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直接業務
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)	
意外及健康 Accident & Health	醫療 Medical	1,726,138	1,560,727	1,083,442	164,831	128,058	854,574	795,268	782,674	130,141	42,569	
	非醫療 Non-Medical	377,353	280,678	284,671	127,635	85,259	99,905	71,904	72,606	45,771	81,035	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		624,554	514,853	539,982	181,918	162,718	368,712	319,861	295,692	79,214	2,358	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		1,658	11	21	46	-37	0	0	0	336	-278	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	10,256	5,834	6,739	1,713	557	1,125	1,095	1,249	1,470	3,463	
	其他業務 Non-Statutory	600,116	384,597	359,894	61,875	47,349	154,705	104,143	396,987	25,081	-109,523	
貨運 Goods in Transit		296,948	201,247	198,176	56,725	35,154	74,431	35,890	50,912	37,403	74,707	
財產損壞 Property Damage		851,413	485,178	421,683	244,872	147,986	138,233	55,796	81,751	96,789	95,157	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	226,168	198,376	166,717	21,191	16,878	198,684	166,265	112,246	28,725	8,868
		飲食及酒店業 Restaurants & Hotels	46,978	42,645	37,880	12,089	11,544	47,089	46,420	50,786	4,874	-29,324
		其他業務 Others	548,416	450,606	407,901	127,908	111,968	356,495	304,442	298,121	60,766	-62,954
	非法定業務 Non-Statutory	548,795	267,487	278,755	92,855	38,298	129,379	51,280	85,375	61,039	94,043	
金錢損失 Pecuniary Loss		384,719	195,617	129,440	60,373	24,048	37,080	19,427	19,370	25,200	60,822	
總額 Total		6,243,512	4,587,856	3,915,301	1,154,031	809,780	2,460,412	1,971,791	2,247,769	596,809	260,943	

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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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私家車 Private Cars	368,164	303,633	314,792	120,771	106,639	168,346	149,741	124,495	47,487	36,171	103,250	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	152,875	128,671	136,882	43,293	40,577	115,371	100,725	98,985	19,773	-22,453	27,515	
的士 Taxis	31,664	26,101	25,313	4,375	4,374	32,613	27,999	31,079	3,851	-13,991	3,987	
公共小型巴士 Public Light Buses	綠 Green	12,501	11,012	11,707	1,622	1,617	9,972	9,552	11,485	690	-2,085	721
	紅 Red	9,770	8,054	9,582	1,246	1,246	13,039	12,573	12,331	459	-4,454	371
電單車 Motor Cycles	12,130	10,301	11,307	3,836	3,492	5,628	5,438	7,037	2,391	-1,613	10,575	
其他 Others	37,450	27,081	30,399	6,775	4,773	23,743	13,833	10,280	4,563	10,783	5,738	
總額 Total	624,554	514,853	539,982	181,918	162,718	368,712	319,861	295,692	79,214	2,358	152,157	

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分入再保險業務

Reinsurance Inward Business

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意外及健康 Accident & Health	48,359	31,338	29,449	9,594	7,315	28,664	13,901	5,340	4,523	12,271
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	57,915	52,286	44,880	9,089	8,037	17,289	15,924	-2,066	3,353	35,556
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	906	748	1,841	273	223	3	0	534	33	1,051
船舶 - 損壞及法律責任 Ships, Damage & Liability	49,496	31,199	36,345	10,015	8,550	8,702	7,078	9,625	3,642	14,528
貨運 Goods in Transit	59,965	48,271	42,143	13,477	10,973	11,959	10,187	26,244	6,825	-1,899
財產損壞 Property Damage	602,247	267,626	283,216	112,597	49,836	53,664	84,259	134,044	43,878	55,458
一般法律責任 General Liability	252,357	182,660	154,799	30,337	15,493	49,517	34,903	-14	24,334	114,986
金錢損失 Pecuniary Loss	150,889	125,306	113,425	26,079	16,765	26,904	19,957	29,102	22,717	44,841
非比例協約再保險 Non-Proportional Treaty Reinsurance	77,811	72,160	32,496	5,459	4,919	4,475	4,085	-41,085	929	67,733
比例協約再保險 Proportional Treaty Reinsurance	96,301	78,882	50,618	35,633	29,278	16,410	15,100	-13,243	2,027	32,556
總額 Total	1,396,246	890,476	789,212	252,553	151,389	217,587	205,394	148,481	112,261	377,081