

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

二零零九年一月至三月  
**January to March 2009**

**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	2,367,800	2,058,032	1,568,721	308,898	219,747	1,155,520	1,056,291	998,178	171,358	179,438
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	694,860	580,778	618,749	192,067	173,223	479,992	397,835	381,571	78,941	(14,986)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,735	33	433	114	11	4,004	3,996	(23)	332	113
船舶 - 損壞及法律責任 Ships, Damage & Liability	682,938	480,732	445,450	68,093	53,531	146,906	106,799	355,039	26,605	10,275
貨運 Goods in Transit	283,823	180,499	191,217	51,829	31,321	113,220	81,588	50,627	38,284	70,985
財產損壞 Property Damage	1,512,302	725,079	663,934	324,378	179,342	425,318	170,989	135,448	139,217	209,927
一般法律責任 General Liability	1,770,748	1,292,364	1,070,844	283,999	207,613	802,928	630,148	563,008	187,380	112,843
金錢損失 Pecuniary Loss	466,184	198,389	227,954	54,291	15,595	123,103	63,699	52,917	46,160	113,282
非比例協約再保險 Non-Proportional Treaty Reinsurance	97,125	89,632	36,289	6,616	6,069	14,988	12,200	19,080	2,113	9,027
比例協約再保險 Proportional Treaty Reinsurance	62,962	41,604	33,128	13,593	11,911	25,517	18,339	15,459	2,597	3,161
總額 Total	7,940,477	5,647,142	4,856,719	1,303,878	898,363	3,291,496	2,541,884	2,571,304	692,987	694,065

\*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輯而成。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.

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直接業務  
Direct 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	醫療 Medical	1,936,106	1,743,992	1,254,830	172,750	134,293	1,013,442	952,161	912,060	120,648	87,829	
	非醫療 Non-Medical	387,491	284,359	272,193	125,186	80,724	99,927	76,390	71,419	44,993	75,057	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		608,519	499,400	541,270	173,153	154,665	434,349	353,676	341,309	72,935	(27,639)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		1,735	33	30	114	11	0	0	(7)	341	(315)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	10,949	6,545	6,425	1,696	691	1,242	1,189	231	1,219	4,284	
	其他業務 Non-Statutory	624,323	439,242	413,508	60,092	48,121	133,431	97,169	345,401	22,172	(2,186)	
貨運 Goods in Transit		221,370	136,749	153,351	40,703	22,977	89,391	61,907	39,910	30,385	60,079	
財產損壞 Property Damage		826,129	464,494	434,798	235,748	140,338	268,520	100,858	75,043	96,447	122,970	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	363,040	319,235	174,738	20,779	17,368	216,437	183,059	79,195	17,790	60,385
		飲食及酒店業 Restaurants & Hotels	56,712	50,246	46,267	12,139	11,856	49,099	47,992	45,712	6,306	(17,607)
		其他業務 Others	558,649	462,827	411,281	124,014	112,277	338,837	288,769	287,656	56,797	(45,449)
	非法定業務 Non-Statutory	561,767	301,573	297,880	98,470	52,042	132,017	62,823	102,051	62,201	81,586	
金錢損失 Pecuniary Loss		363,515	152,119	150,758	39,608	9,432	85,386	37,362	30,722	26,624	83,980	
總額 Total		6,520,305	4,860,814	4,157,329	1,104,452	784,795	2,862,078	2,263,355	2,330,702	558,858	482,974	

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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	362,519	293,809	314,398	115,273	101,224	196,320	170,564	171,039	45,041	(2,906)	106,715	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	141,615	119,975	131,991	41,142	38,576	136,201	98,595	97,813	17,553	(21,951)	26,052	
的士 Taxis	38,462	32,765	32,690	4,666	4,665	37,677	34,659	32,057	3,878	(7,910)	3,985	
公共小型巴士 Public Light Buses	綠 Green	13,600	11,704	12,656	1,051	1,051	14,472	13,502	12,479	554	(1,428)	712
	紅 Red	9,999	8,154	7,519	705	705	15,928	14,805	6,767	359	(312)	382
電單車 Motor Cycles	12,414	10,451	11,649	3,840	3,536	5,654	5,158	5,791	2,225	97	10,620	
其他 Others	29,909	22,542	30,367	6,476	4,908	28,097	16,393	15,363	3,325	6,771	5,062	
總額 Total	608,518	499,400	541,270	173,153	154,665	434,349	353,676	341,309	72,935	(27,639)	153,528	

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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	44,203	29,681	41,698	10,962	4,730	42,151	27,740	14,699	5,717	16,552
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	86,341	81,378	77,479	18,914	18,558	45,643	44,159	40,262	6,006	12,653
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	0	0	403	0	0	4,004	3,996	(16)	(9)	428
船舶 - 損壞及法律責任 Ships, Damage & Liability	47,666	34,945	25,517	6,305	4,719	12,233	8,441	9,407	3,214	8,177
貨運 Goods in Transit	62,453	43,750	37,866	11,126	8,344	23,829	19,681	10,717	7,899	10,906
財產損壞 Property Damage	686,173	260,585	229,136	88,630	39,004	156,798	70,131	60,405	42,770	86,957
一般法律責任 General Liability	230,580	158,483	140,678	28,597	14,070	66,538	47,505	48,394	44,286	33,928
金錢損失 Pecuniary Loss	102,669	46,270	77,196	14,683	6,163	37,717	26,337	22,195	19,536	29,302
非比例協約再保險 Non-Proportional Treaty Reinsurance	97,125	89,632	36,289	6,616	6,069	14,988	12,200	19,080	2,113	9,027
比例協約再保險 Proportional Treaty Reinsurance	62,962	41,604	33,128	13,593	11,911	25,517	18,339	15,459	2,597	3,161
總額 Total	1,420,172	786,328	699,390	199,426	113,568	429,418	278,529	240,602	134,129	211,091