

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一一年一月至三月
 January to March 2011
 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 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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	3,015,084	2,492,997	1,767,906	340,164	239,071	1,224,589	1,064,876	1,225,785	(1,355)	208,760	95,645
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	957,704	783,592	720,610	230,803	206,878	357,140	299,817	427,910	(1,277)	78,537	8,562
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,197	3,044	2,144	700	375	361	342	941	0	804	24
船舶 - 損壞及法律責任 Ships, Damage & Liability	828,512	589,444	241,652	60,971	42,462	278,673	189,576	283,532	0	30,705	(115,047)
貨運 Goods in Transit	322,290	221,380	222,125	60,087	39,448	154,619	113,223	114,014	(850)	53,105	16,408
財產損壞 Property Damage	2,340,629	946,275	856,508	401,699	204,493	406,220	193,600	341,332	0	164,799	145,884
一般法律責任 General Liability	2,146,734	1,544,550	1,278,239	329,056	232,000	765,765	559,259	672,287	2,770	222,260	148,922
金錢損失 Pecuniary Loss	493,480	282,608	303,158	59,488	13,382	104,454	25,562	39,334	48	76,346	174,048
非比例協約再保險 Non-proportional Treaty Reinsurance	71,218	68,096	31,444	4,677	4,421	11,758	11,148	21,425	0	1,077	4,521
比例協約再保險 Proportional Treaty Reinsurance	80,998	70,576	54,118	28,478	25,811	33,738	31,618	21,836	0	3,185	3,286
總額 Total	10,262,846	7,002,562	5,477,904	1,516,123	1,008,341	3,337,317	2,489,021	3,148,396	(664)	839,578	482,252

註：承保利潤/(虧損)是根據保險公司呈報的"滿期保費淨額"減去"須付的佣金淨額"，"已承付申索淨額"，"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risk Adjustment" & "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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二零一一年一月至三月
January to March 2011
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 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 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	未過期風險 調整 Unexpired Risks Adjustment	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	2,483,783	2,067,767	1,374,921	208,081	143,533	1,113,719	987,061	1,059,881	0	141,558	29,949	
	非醫療 Non-Medical	405,124	317,002	304,030	112,081	76,913	121,384	91,649	110,352	0	61,461	55,304	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	433,272	346,444	352,403	121,811	110,212	167,875	148,996	189,483	(260)	39,041	13,927	
	第三者 Third Party	378,281	303,717	301,752	80,859	71,912	168,708	131,256	208,075	(1,017)	34,228	(11,446)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,012	959	914	449	139	99	99	502	0	682	(409)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	84,153	38,141	36,697	12,023	4,641	48,932	31,791	41,106	0	5,341	(14,391)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	8,570	4,810	6,027	1,456	607	384	275	1,516	0	809	3,095
		承運人責任 Forwarder Liability	12,072	9,479	8,101	2,266	967	3,327	2,285	6,833	0	1,895	(1,594)
		船東責任保賠 Protection & Indemnity	594,318	448,508	112,854	22,032	18,438	107,623	69,248	188,886	0	14,373	(108,843)
		其他 Others	2,273	1,303	1,265	458	282	166	24	348	0	224	411
貨運 Goods in Transit		217,240	148,891	151,332	37,328	22,706	49,906	27,031	42,230	0	36,610	49,786	
財產損壞 Property Damage	火災 Fire	664,833	360,549	337,892	194,590	116,165	97,777	52,241	56,908	0	70,488	94,331	
	工程 Engineering	111,837	23,883	30,275	14,350	(6,362)	12,690	1,815	13,101	0	10,806	12,730	
	其他 Others	135,639	88,266	81,680	35,074	22,822	25,343	10,115	26,618	0	13,032	19,208	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,089,659	923,203	772,242	180,468	160,124	529,170	445,197	512,758	2,894	92,856	3,610	
	業主立案法團責任 Owners' Corporation Liability	25,745	15,880	17,835	3,354	1,223	4,431	1,781	6,305	0	3,577	6,730	
	其他 Others	633,521	328,169	319,062	94,581	44,176	175,179	66,163	136,794	10	80,826	57,256	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	171,867	151,981	158,455	3,255	3,255	690	850	8,751	0	9,000	137,449	
	其他 Others	183,023	56,819	57,085	25,990	(6,043)	36,303	14,922	8,956	48	31,715	22,409	
總額 Total		7,639,222	5,635,771	4,424,822	1,150,506	785,710	2,663,706	2,082,799	2,619,403	1,675	648,522	369,511	

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 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 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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	126,177	108,228	88,955	20,002	18,625	(10,514)	(13,834)	55,552	(1,355)	5,741	10,392
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	146,151	133,431	66,455	28,133	24,754	20,557	19,565	30,352	0	5,268	6,081
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,185	2,085	1,230	251	236	262	243	439	0	122	433
船舶 - 損壞及法律責任 Ships, Damage & Liability	127,126	87,203	76,708	22,736	17,527	118,241	85,953	44,843	0	8,063	6,275
貨運 Goods in Transit	105,050	72,489	70,793	22,759	16,742	104,713	86,192	71,784	(850)	16,495	(33,378)
財產損壞 Property Damage	1,428,320	473,577	406,661	157,685	71,868	270,410	129,429	244,705	0	70,473	19,615
一般法律責任 General Liability	397,809	277,298	169,100	50,653	26,477	56,985	46,118	16,430	(134)	45,001	81,326
金錢損失 Pecuniary Loss	138,590	73,808	87,618	30,243	16,170	67,461	9,790	21,627	0	35,631	14,190
非比例協約再保險 Non-proportional Treaty Reinsurance	71,218	68,096	31,444	4,677	4,421	11,758	11,148	21,425	0	1,077	4,521
比例協約再保險 Proportional Treaty Reinsurance	80,998	70,576	54,118	28,478	25,811	33,738	31,618	21,836	0	3,185	3,286
總額 Total	2,623,624	1,366,791	1,053,082	365,617	222,631	673,611	406,222	528,993	(2,339)	191,056	112,741

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

汽車類別 Type of Motor Vehicle	承保範圍 Coverage	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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	港幣千元 HK\$'000 292,880	港幣千元 HK\$'000 222,434	港幣千元 HK\$'000 238,045	港幣千元 HK\$'000 85,621	港幣千元 HK\$'000 76,228	港幣千元 HK\$'000 112,474	港幣千元 HK\$'000 102,143	港幣千元 HK\$'000 128,272	港幣千元 HK\$'000 (39)	港幣千元 HK\$'000 28,588	港幣千元 HK\$'000 4,996	港幣千元 HK\$'000 14,467,465	47,963	
	第三者 Third Party	133,976	101,069	101,409	38,334	33,780	60,186	49,622	71,629	(195)	14,114	(17,919)		73,974	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	99,672	89,094	79,570	28,271	26,695	32,464	28,846	44,516	(125)	7,662	822	3,069,530	10,608	
	第三者 Third Party	83,744	75,152	71,377	23,821	22,727	44,910	37,184	63,634	(412)	7,475	(22,047)		21,212	
拖拉機 Tractors	綜合 Comprehensive	12,725	11,838	10,825	3,903	3,734	3,582	2,972	3,704	(57)	995	2,449	491,500	1,099	
	第三者 Third Party	10,448	9,586	9,482	3,130	3,003	7,820	5,076	12,296	(152)	903	(6,568)		2,515	
的士 Taxis	綜合 Comprehensive	7,259	5,449	6,247	660	529	3,034	2,750	3,152	0	466	2,100	58,570	313	
	第三者 Third Party	67,118	54,506	58,620	5,612	4,759	21,471	18,481	31,909	(2)	4,738	17,216		3,989	
公共小型巴士 Public Light	綠色 Green	綜合 Comprehensive	4,388	3,711	3,774	213	194	2,084	1,919	2,341	0	135	1,104	19,490	96
		第三者 Third Party	23,153	18,154	18,505	1,369	1,024	8,303	7,672	15,260	0	1,138	1,083		639
	紅色 Red	綜合 Comprehensive	3,203	2,804	2,648	216	216	2,684	2,667	871	0	94	1,467	13,650	57
		第三者 Third Party	12,386	10,800	10,303	828	828	5,304	2,358	(252)	0	385	9,342		287
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	7,775	7,022	7,585	2,083	2,013	10,224	6,564	5,657	(37)	621	(669)	436,453	829	
	第三者 Third Party	14,511	13,354	10,208	1,782	1,717	9,368	4,505	7,308	(222)	966	439		2,461	
電單車 Motor Cycles	綜合 Comprehensive	287	229	300	45	38	(2)	(2)	(76)	0	34	304	3,020	82	
	第三者 Third Party	13,498	11,980	12,158	3,826	3,674	3,483	2,655	3,402	0	2,414	2,668		11,645	
其他 Others	綜合 Comprehensive	5,083	3,863	3,409	799	565	1,331	1,137	1,046	(2)	446	1,354	293,601	495	
	第三者 Third Party	19,447	9,116	9,690	2,157	400	7,863	3,703	2,889	(34)	2,095	4,340		3,330	
總額 Grand Total	所有承保範圍 All Coverage	811,553	650,161	654,155	202,670	182,124	336,583	280,252	397,558	(1,277)	73,269	2,481	18,853,279	181,594	

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 僱員補償保險 (直接業務)
 Employees' Compensation Insurance (Direct Business)

(港幣千元)
(HK\$'000)

職業行業 Trade Occupation	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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	1,329	1,127	1,207	446	427	1,736	1,734	1,556	(23)	93	(846)	62,951	
2 採礦及採石業 Mining & Quarrying	0	0	27	9	9	0	0	23	0	0	(5)	0	
3 製造業 Manufacturing	63,961	56,443	45,810	13,946	12,771	29,727	23,501	23,810	(25)	5,847	3,407	11,713,324	
4 電力, 燃氣及水務業 Electricity, Gas & Water	1,859	1,760	1,434	315	328	637	353	(399)	0	163	1,342	163,752	
5 a. 特別行業 Special Trades	116,180	96,445	76,194	21,325	19,898	38,339	31,978	41,095	(729)	9,653	6,277	6,637,715	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	5,574	5,213	4,200	1,181	1,157	1,696	1,694	3,040	0	740	(737)	371,510	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	324,463	282,573	240,070	29,979	27,683	152,800	132,760	165,325	3,800	20,448	22,814		36,025,664
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	126,550	99,811	83,946	27,969	23,193	45,310	39,521	49,811	94	14,209	(3,361)	30,491,774	
b. 飲食及酒店業 Restaurants & Hotels	77,964	69,754	61,129	17,144	16,281	47,065	44,420	50,817	(254)	6,951	(12,666)	8,152,973	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	122,728	102,345	74,073	19,349	16,153	63,086	56,772	65,856	(247)	9,401	(17,090)	13,100,786	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	153,770	128,889	96,849	29,366	24,876	59,316	51,067	53,516	339	15,751	2,367	85,655,714	
9 社區, 社會及個人服務業 Community, Social & Personal Services	84,378	69,814	77,811	17,105	15,200	85,166	58,023	53,261	(61)	8,418	993	24,048,173	
10 其他/未分類職業 Others/Non-Classified Occupations	10,903	9,031	9,492	2,334	2,148	4,292	3,374	5,047	0	1,182	1,115	3,163,844	
總額 Grand Total	1,089,659	923,205	772,242	180,468	160,124	529,170	445,197	512,758	2,894	92,856	3,610	183,562,520	36,025,664