

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零一二年一月至三月
January to March 2012
 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	3,339,673	2,801,785	1,996,298	373,127	271,373	1,489,249	1,244,419	1,328,302	29	246,938	149,656
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,052,492	887,218	776,572	258,054	218,768	408,995	327,986	409,769	121	90,761	57,153
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,050	1,277	1,995	616	281	3,760	2,879	(403)	0	709	1,408
船舶 - 損壞及法律責任 Ships, Damage & Liability	883,661	609,792	293,350	69,502	46,468	227,679	140,652	189,443	0	30,925	26,514
貨運 Goods in Transit	389,625	258,251	256,772	75,940	51,077	135,709	94,725	74,348	(1,020)	44,327	88,040
財產損壞 Property Damage	1,992,880	803,378	832,033	399,250	192,739	631,399	290,401	310,657	0	157,496	171,141
一般法律責任 General Liability	2,525,229	1,834,900	1,466,830	370,880	253,912	813,837	695,972	798,858	(1,956)	241,964	174,052
金錢損失 Pecuniary Loss	552,098	247,735	307,244	95,424	30,904	56,385	14,845	85,720	14	73,112	117,494
非比例協約再保險 Non-proportional Treaty Reinsurance	83,225	79,120	40,400	5,737	5,345	5,570	5,643	(32,595)	0	2,257	65,393
比例協約再保險 Proportional Treaty Reinsurance	98,816	84,548	72,263	33,365	29,855	37,984	38,810	35,890	0	4,064	2,454
總額 Total	10,923,749	7,608,004	6,043,757	1,681,895	1,100,722	3,810,567	2,856,332	3,199,989	(2,812)	892,553	853,305

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 Risks 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.

香港一般保險業務的臨時統計數字
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二零一二年一月至三月
January to March 2012
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	2,806,780	2,360,371	1,555,229	241,567	169,666	1,290,717	1,085,876	1,155,517	(3)	163,114	66,935	
	非醫療 Non-Medical	412,097	343,138	335,895	112,525	87,530	124,433	98,446	100,576	0	77,378	70,411	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	467,490	384,798	358,687	133,493	108,749	189,550	158,108	173,573	63	45,381	30,921	
	第三者 Third Party	380,122	313,447	306,866	80,899	71,408	183,348	129,254	183,111	58	38,424	13,865	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,457	(334)	237	350	58	1,641	785	(59)	0	650	(412)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	101,142	48,318	43,463	13,569	5,265	64,355	25,961	18,669	0	5,478	14,051	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	12,854	6,990	7,399	2,087	371	1,918	1,821	(202)	0	1,116	6,114
		承運人責任 Forwarder Liability	18,797	13,042	10,098	3,295	2,250	4,987	3,009	4,575	0	1,939	1,334
		船東責任保賠 Protection & Indemnity	570,248	421,612	136,044	16,163	14,087	104,861	85,696	103,591	0	14,124	4,242
		其他 Others	2,042	1,283	1,590	671	463	2	2	(69)	0	89	1,107
貨運 Goods in Transit		230,472	144,099	148,479	37,142	23,008	63,362	34,424	20,492	0	33,171	71,808	
財產損壞 Property Damage	火災 Fire	702,811	373,452	356,275	198,407	119,770	137,411	54,332	62,925	0	81,752	91,828	
	工程 Engineering	121,878	38,197	32,466	14,943	(8,125)	118,303	5,406	6,156	0	8,577	25,858	
	其他 Others	154,734	102,452	95,027	40,701	28,018	44,391	31,098	21,927	0	12,024	33,058	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,431,350	1,203,373	927,524	205,071	168,265	577,419	513,391	655,206	(1,849)	120,759	(14,857)	
	業主立案法團責任 Owners' Corporation Liability	13,927	10,344	6,192	2,584	1,780	643	328	2,735	0	1,305	372	
	其他 Others	708,952	369,071	358,204	110,105	52,252	166,879	106,766	116,729	0	75,644	113,579	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	83,161	52,646	132,493	18,954	15,319	305	117	(1,115)	0	11,290	106,999	
	其他 Others	219,557	73,641	60,708	29,137	(10,119)	36,589	10,404	50,309	13	23,393	(2,888)	
總額 Total		8,442,871	6,259,940	4,872,876	1,261,663	850,015	3,111,114	2,345,224	2,674,646	(1,718)	715,608	634,325	

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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	120,796	98,276	105,174	19,035	14,177	74,099	60,097	72,209	32	6,446	12,310
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	204,880	188,973	111,019	43,662	38,611	36,097	40,624	53,085	0	6,956	12,367
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,593	1,611	1,758	266	223	2,119	2,094	(344)	0	59	1,820
船舶 - 損壞及法律責任 Ships, Damage & Liability	178,578	118,547	94,756	33,717	24,032	51,556	24,163	62,879	0	8,179	(334)
貨運 Goods in Transit	159,153	114,152	108,293	38,798	28,069	72,347	60,301	53,856	(1,020)	11,156	16,232
財產損壞 Property Damage	1,013,457	289,277	348,265	145,199	53,076	331,294	199,565	219,649	0	55,143	20,397
一般法律責任 General Liability	371,000	252,112	174,910	53,120	31,615	68,896	75,487	24,188	(107)	44,256	74,958
金錢損失 Pecuniary Loss	249,380	121,448	114,043	47,333	25,704	19,491	4,324	36,526	1	38,429	13,383
非比例協約再保險 Non-proportional Treaty Reinsurance	83,225	79,120	40,400	5,737	5,345	5,570	5,643	(32,595)	0	2,257	65,393
比例協約再保險 Proportional Treaty Reinsurance	98,816	84,548	72,263	33,365	29,855	37,984	38,810	35,890	0	4,064	2,454
總額 Total	2,480,878	1,348,064	1,170,881	420,232	250,707	699,453	511,108	525,343	(1,094)	176,945	218,980

香港一般保險業務的臨時統計數字
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二零一二年一月至三月
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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	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
私家車 Private Cars	綜合 Comprehensive	326,291	258,894	244,618	97,784	75,813	125,322	103,392	111,298	7	32,939	24,561	16,095,497	51,760	
	第三者 Third Party	139,250	111,860	107,130	40,070	34,830	62,665	42,810	52,128	2	17,650	2,520		74,401	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	103,057	92,656	84,022	29,087	26,958	45,098	40,310	49,301	36	9,513	(1,786)	3,196,235	9,834	
	第三者 Third Party	82,251	72,933	71,226	22,505	21,295	43,657	30,340	39,933	22	8,964	1,012		18,537	
拖拉機 Tractors	綜合 Comprehensive	15,509	14,175	9,974	3,327	3,122	4,187	3,319	3,616	24	1,062	2,150	642,723	1,293	
	第三者 Third Party	10,917	9,979	8,488	2,892	2,735	7,510	6,700	3,171	37	867	1,678		2,437	
的士 Taxis	綜合 Comprehensive	7,296	5,557	5,730	604	403	2,939	2,394	4,648	0	601	78	62,531	331	
	第三者 Third Party	63,404	50,895	57,110	5,029	3,948	29,357	24,893	56,709	0	4,252	(7,799)		3,847	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	1,611	1,335	2,386	137	119	1,568	1,134	431	0	59	1,777	8,700	36
		第三者 Third Party	23,173	18,885	19,641	1,113	828	9,886	9,061	9,464	0	988	8,361		691
	紅色 Red	綜合 Comprehensive	2,046	1,781	2,014	131	131	3,748	1,866	1,404	0	61	418	9,020	39
		第三者 Third Party	12,436	10,821	10,255	872	872	5,808	4,619	9,473	0	415	(505)		294
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	7,857	7,076	6,698	1,778	1,675	3,257	2,394	1,814	(4)	706	2,507	429,052	677	
	第三者 Third Party	21,760	18,651	12,950	2,394	2,110	9,209	4,422	4,891	0	1,561	4,388		2,308	
電單車 Motor Cycles	綜合 Comprehensive	379	328	337	66	61	63	63	(656)	0	47	885	3,672	105	
	第三者 Third Party	13,202	12,232	12,744	3,883	3,787	4,174	3,872	2,590	0	2,943	3,424		11,319	
其他 Others	綜合 Comprehensive	3,444	2,996	2,908	579	467	3,368	3,236	1,717	0	393	331	100,537	335	
	第三者 Third Party	13,729	7,191	7,322	2,141	1,003	11,082	2,537	4,752	(3)	784	786		2,740	
總額 Grand Total	所有承保範圍 All Coverage	847,612	698,245	665,553	214,392	180,157	372,898	287,362	356,684	121	83,805	44,786	20,547,967	180,984	

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 二零一二年一月至三月
 January to March 2012
 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	1,931	1,726	1,463	485	480	1,639	1,612	1,157	(67)	141	(248)	75,286	
2 採礦及採石業 Mining & Quarrying	348	330	335	62	32	0	0	8	0	37	258	6,323	
3 製造業 Manufacturing	69,252	60,905	47,030	13,906	12,636	27,111	26,468	39,893	(95)	6,706	(12,110)	11,329,300	
4 電力, 燃氣及水務業 Electricity, Gas & Water	2,200	1,992	1,922	413	307	216	192	1,499	(13)	169	(40)	190,330	
5 a. 特別行業 Special Trades	146,228	124,734	106,618	24,795	21,931	45,694	44,595	59,421	(1,518)	12,678	14,106	9,222,130	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	9,145	8,521	9,071	1,151	1,133	2,714	2,673	1,987	0	633	5,318	471,575	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	503,409	432,400	299,511	40,924	28,973	168,775	145,357	212,371	0	28,804	29,363		48,537,995
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	162,096	124,342	95,961	31,403	24,423	53,034	46,677	67,070	(1,831)	19,375	(13,076)	38,270,559	
b. 飲食及酒店業 Restaurants & Hotels	90,420	80,808	69,460	18,356	17,133	55,230	52,601	63,707	2,592	8,652	(22,624)	6,486,598	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	141,715	113,587	85,103	17,909	12,888	75,767	68,553	64,869	(794)	11,912	(3,772)	13,995,176	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	180,622	150,034	110,026	32,884	27,630	57,337	50,497	66,133	119	19,604	(3,460)	97,264,146	
9 社區, 社會及個人服務業 Community, Social & Personal Services	109,238	92,198	91,181	19,881	18,204	83,987	70,708	76,180	(242)	10,866	(13,827)	15,762,552	
10 其他/未分類職業 Others/Non-Classified Occupations	14,746	11,796	9,843	2,902	2,495	5,915	3,458	911	0	1,182	5,255	3,864,721	
總額 Grand Total	1,431,350	1,203,373	927,524	205,071	168,265	577,419	513,391	655,206	(1,849)	120,759	(14,857)	196,938,696	48,537,995