

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一四年一月至三月  
 January to March 2014  
 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	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	3,586,980	2,966,385	2,170,702	395,303	277,826	1,802,247	1,518,128	1,526,095	166	274,861	91,754
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,318,605	1,115,274	979,016	338,208	286,356	591,230	503,417	552,748	3,234	123,069	13,609
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,360	1,153	1,959	304	37	2,562	2,362	637	0	373	912
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,334,658	841,597	340,298	99,655	46,717	275,338	172,250	185,355	0	34,291	73,935
貨運 Goods in Transit	344,789	233,904	216,103	68,100	46,866	228,160	86,753	87,214	(208)	38,072	44,159
財產損壞 Property Damage	2,073,112	798,468	907,686	438,896	215,599	463,773	209,189	243,660	(15,430)	179,752	284,105
一般法律責任 General Liability	3,000,399	2,311,435	2,040,449	484,212	369,577	1,076,555	870,959	1,130,960	1,079	328,888	209,945
金錢損失 Pecuniary Loss	683,420	215,201	380,023	125,630	60,200	133,619	61,718	65,472	(8)	105,682	148,677
非比例協約再保險 Non-proportional Treaty Reinsurance	102,840	98,538	49,340	7,066	6,746	11,247	11,013	16,687	0	2,694	23,213
比例協約再保險 Proportional Treaty Reinsurance	102,950	85,701	76,997	39,315	37,025	39,295	41,821	25,761	0	2,571	11,640
總額 Total	12,551,113	8,667,656	7,162,573	1,996,689	1,346,949	4,624,026	3,477,610	3,834,589	(11,167)	1,090,253	901,949

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.

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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 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 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	3,008,073	2,459,193	1,691,111	261,536	172,697	1,518,227	1,263,143	1,251,388	8	181,437	85,581	
	非醫療 Non-Medical	463,210	405,660	394,929	130,784	104,373	142,275	118,810	131,888	(13)	82,561	76,120	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	556,463	437,910	407,471	157,237	119,636	236,718	190,742	212,713	711	62,552	11,859	
	第三者 Third Party	414,597	333,259	343,429	85,656	71,562	221,591	183,637	221,005	2,523	45,786	2,553	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		2,280	73	252	139	(128)	779	584	62	0	329	(11)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	125,579	62,521	50,974	17,409	6,310	48,601	32,765	24,088	0	5,606	14,970	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	10,616	7,565	8,254	2,170	1,295	4,817	3,726	3,885	0	1,174	1,900
		承運人責任 Forwarder Liability	22,042	16,573	13,588	4,137	1,993	5,582	3,655	7,246	0	1,764	2,585
		船東責任保賠 Protection & Indemnity	994,403	651,451	155,291	36,730	15,976	160,353	96,644	99,843	0	17,208	22,264
		其他 Others	3,018	1,826	1,461	644	405	22	22	349	0	103	604
貨運 Goods in Transit		202,524	137,088	138,938	35,997	25,145	151,120	35,955	23,878	(142)	25,432	64,625	
財產損壞 Property Damage	火災 Fire	775,308	383,788	367,732	221,199	133,515	111,453	56,844	59,767	(5,727)	86,879	93,298	
	工程 Engineering	144,045	43,399	41,377	19,934	(6,537)	17,769	7,027	11,999	(826)	11,225	25,516	
	其他 Others	152,396	83,873	88,628	39,711	27,389	56,409	20,472	21,623	(82)	14,763	24,935	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,773,940	1,538,922	1,359,076	280,618	244,188	797,555	688,166	901,584	1,079	159,741	52,484	
	業主立案法團責任 Owners' Corporation Liability	15,080	10,826	7,770	2,818	1,864	1,147	744	8,824	0	1,513	(4,431)	
	其他 Others	761,999	458,076	446,030	121,815	70,027	203,887	118,772	178,557	0	111,049	86,397	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	85,988	80,707	135,180	27,699	24,829	167	155	1,640	0	16,412	92,299	
	其他 Others	256,357	61,239	129,170	35,560	12,376	88,731	33,844	10,980	(6)	42,363	63,457	
總額 Total		9,767,918	7,173,949	5,780,661	1,481,793	1,026,915	3,767,203	2,855,707	3,171,319	(2,475)	867,897	717,005	

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 Reinsurance Inward 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	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	115,697	101,532	84,662	2,983	756	141,745	136,175	142,819	171	10,863	(69,947)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	347,545	344,105	228,116	95,315	95,158	132,921	129,038	119,030	0	14,731	(803)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,080	1,080	1,707	165	165	1,783	1,778	575	0	44	923
船舶 - 損壞及法律責任 Ships, Damage & Liability	179,000	101,661	110,730	38,565	20,738	55,963	35,438	49,944	0	8,436	31,612
貨運 Goods in Transit	142,265	96,816	77,165	32,103	21,721	77,040	50,798	63,336	(66)	12,640	(20,466)
財產損壞 Property Damage	1,001,363	287,408	409,949	158,052	61,232	278,142	124,846	150,271	(8,795)	66,885	140,356
一般法律責任 General Liability	449,380	303,611	227,573	78,961	53,498	73,966	63,277	41,995	0	56,585	75,495
金錢損失 Pecuniary Loss	341,075	73,255	115,673	62,371	22,995	44,721	27,719	52,852	(2)	46,907	(7,079)
非比例協約再保險 Non-proportional Treaty Reinsurance	102,840	98,538	49,340	7,066	6,746	11,247	11,013	16,687	0	2,694	23,213
比例協約再保險 Proportional Treaty Reinsurance	102,950	85,701	76,997	39,315	37,025	39,295	41,821	25,761	0	2,571	11,640
總額 Total	2,783,195	1,493,707	1,381,912	514,896	320,034	856,823	621,903	663,270	(8,692)	222,356	184,944

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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	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	
	第三者 Third Party	377,762	281,839	268,786	109,798	77,481	164,549	125,117	148,825	61	46,135	(3,716)	20,832,021	59,411	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	144,163	114,543	113,904	40,749	33,339	58,456	48,736	74,407	190	21,812	(15,844)		75,112	
	第三者 Third Party	126,932	112,055	103,796	37,692	33,474	52,838	48,325	50,074	345	12,417	7,486	4,244,648	11,817	
拖拉機 Tractors	綜合 Comprehensive	84,169	74,770	80,130	23,363	21,580	59,621	56,113	47,145	898	9,528	979		18,323	
	第三者 Third Party	18,852	17,810	12,857	5,812	5,595	5,694	5,383	7,335	64	1,586	(1,723)	933,152	1,593	
的士 Taxis	綜合 Comprehensive	11,337	10,311	9,768	3,630	3,357	1,355	1,146	6,174	185	558	(506)		2,827	
	第三者 Third Party	15,684	11,633	8,056	1,038	559	5,752	4,646	4,876	169	934	1,518	122,412	595	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	76,787	60,662	67,057	5,177	3,540	48,255	41,822	50,063	111	5,037	8,306		3,812
		第三者 Third Party	1,187	998	1,408	96	82	1,586	1,518	533	(5)	46	752	6,690	25
	紅色 Red	綜合 Comprehensive	26,278	21,849	22,441	1,389	1,105	15,175	12,979	20,029	63	1,089	155		726
		第三者 Third Party	1,442	1,262	1,396	114	110	1,006	1,006	(168)	(1)	43	1,412	5,850	26
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	13,317	11,647	10,556	875	838	5,171	4,581	2,771	36	463	6,448		301	
	第三者 Third Party	8,192	6,875	6,543	1,429	1,257	2,896	2,400	(996)	74	893	5,315	456,667	735	
電單車 Motor Cycles	綜合 Comprehensive	22,007	19,199	16,841	3,538	3,233	6,129	4,534	7,459	987	1,885	3,277		2,327	
	第三者 Third Party	258	215	234	48	45	51	29	(7)	0	61	135	4,109	67	
其他 Others	綜合 Comprehensive	14,538	13,447	13,852	4,324	4,247	10,486	10,437	10,498	0	4,135	(5,028)		12,310	
	第三者 Third Party	6,154	5,223	4,395	1,210	1,033	2,346	2,318	2,241	4	437	680	340,283	516	
總額 Grand Total	所有承保範圍 All Coverage	22,001	6,831	8,880	2,611	323	16,943	3,289	2,459	53	1,279	4,766		2,949	
		971,060	771,169	750,900	242,893	191,198	458,309	374,379	433,718	3,234	108,338	14,412	26,945,832	193,472	

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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	2,434	2,066	2,156	637	558	1,860	1,849	3,957	(5)	199	(2,553)	79,473	
2 採礦及採石業 Mining & Quarrying	(31)	(31)	311	22	20	177	177	544	0	1	(254)	7,867	
3 製造業 Manufacturing	82,180	74,321	60,532	17,300	15,320	39,248	33,587	36,175	66	7,339	1,632	12,347,694	
4 電力, 燃氣及水務業 Electricity, Gas & Water	5,593	4,879	1,673	778	613	2,509	1,239	5,756	0	817	(5,513)	1,116,048	
5 a. 特別行業 Special Trades	183,584	154,565	140,401	35,607	28,576	70,673	67,151	89,057	686	17,378	4,704	12,785,796	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	10,636	9,907	12,101	1,797	1,713	2,407	3,093	2,896	0	830	6,662	381,136	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	510,318	448,691	379,090	45,538	46,128	266,460	230,280	310,207	(1,000)	30,864	(7,109)		29,427,436
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	225,105	200,953	131,294	48,477	42,200	63,454	54,172	62,169	61	29,765	(2,901)	42,471,935	
b. 飲食及酒店業 Restaurants & Hotels	166,542	141,462	182,496	30,936	26,191	72,170	64,677	102,910	132	16,515	36,748	9,187,103	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	191,299	158,225	130,606	24,288	18,962	69,710	60,293	87,310	129	13,777	10,428	15,622,093	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	240,908	210,414	149,617	42,333	35,568	85,701	70,856	74,858	792	24,734	13,665	99,049,529	
9 社區, 社會及個人服務業 Community, Social & Personal Services	127,929	114,343	156,806	28,268	24,557	115,850	95,382	122,038	218	14,435	(4,442)	19,003,156	
10 其他/未分類職業 Others/Non-Classified Occupations	27,443	19,127	11,993	4,637	3,782	7,336	5,410	3,707	0	3,087	1,417	5,808,809	
總額 Grand Total	1,773,940	1,538,922	1,359,076	280,618	244,188	797,555	688,166	901,584	1,079	159,741	52,484	217,860,639	29,427,436