

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一五年一月至三月
 January to March 2015
 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	3,923,729	3,125,592	2,278,661	449,486	273,699	1,829,818	1,555,574	1,563,972	157	314,605	126,228
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,271,337	1,065,095	994,433	339,914	283,834	657,026	539,155	609,005	(520)	127,939	(25,825)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,639	944	1,794	294	(217)	9,161	2,299	2,210	0	647	(846)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,424,831	1,021,156	439,251	95,710	58,846	456,246	210,867	492,901	4,920	53,413	(170,829)
貨運 Goods in Transit	399,700	243,476	224,368	61,373	35,844	109,715	63,983	60,930	0	40,655	86,939
財產損壞 Property Damage	1,970,285	870,894	947,134	469,490	223,319	798,046	340,318	251,383	345	186,775	285,312
一般法律責任 General Liability	2,987,011	2,174,597	2,052,147	484,600	319,711	1,243,233	988,195	1,162,755	(26,163)	349,788	246,056
金錢損失 Pecuniary Loss	737,055	374,157	381,739	143,928	35,800	195,449	94,479	160,097	(1)	115,965	69,878
非比例協約再保險 Non-proportional Treaty Reinsurance	94,381	90,278	45,245	6,448	6,191	21,104	19,007	4,394	0	4,135	30,525
比例協約再保險 Proportional Treaty Reinsurance	123,766	87,205	66,129	35,708	27,511	73,317	62,203	36,175	0	4,900	(2,457)
總額 Total	12,938,734	9,053,394	7,430,901	2,086,951	1,264,538	5,393,115	3,876,080	4,343,822	(21,262)	1,198,822	644,981

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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 二零一五年一月至三月
 January to March 2015
 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	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	3,263,593	2,608,251	1,790,931	265,170	145,610	1,609,724	1,379,459	1,399,527	0	214,192	31,602	
	非醫療 Non-Medical	537,701	431,516	431,134	159,689	113,067	157,017	129,967	134,791	0	92,873	90,403	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	600,612	471,821	454,629	166,754	126,267	292,435	223,745	243,410	(56)	66,755	18,253	
	第三者 Third Party	379,400	309,347	340,924	82,761	69,468	267,215	221,816	260,081	(464)	46,070	(34,231)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		5,956	261	447	244	(267)	7,311	453	6	0	611	97	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	114,901	59,912	54,154	16,458	6,263	72,428	40,835	43,140	0	5,716	(965)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	10,365	7,542	8,673	1,810	1,249	4,073	3,818	1,439	0	1,209	4,776
		承運人責任 Forwarder Liability	21,331	17,075	14,950	4,236	3,187	9,269	7,154	2,861	0	1,556	7,346
		船東責任保賠 Protection & Indemnity	1,072,328	821,147	255,807	30,269	27,106	238,828	93,838	416,401	4,920	32,089	(224,709)
		其他 Others	3,660	2,246	1,566	777	485	31	8	41	0	360	680
貨運 Goods in Transit		203,612	148,480	140,224	31,730	22,571	51,769	33,449	30,355	0	27,681	59,617	
財產損壞 Property Damage	火災 Fire	810,017	402,836	386,110	232,517	137,409	279,989	102,379	49,178	192	90,252	109,079	
	工程 Engineering	112,915	38,952	41,268	18,199	(3,573)	40,929	9,143	1,233	0	11,825	31,783	
	其他 Others	150,732	94,309	92,438	37,881	27,446	29,161	21,321	35,759	0	16,104	13,129	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,792,828	1,442,203	1,342,781	285,720	210,694	965,087	823,110	919,815	(26,163)	196,908	41,527	
	業主立案法團責任 Owners' Corporation Liability	12,662	9,691	7,080	2,328	1,627	1,303	951	5,157	0	1,292	(996)	
	其他 Others	774,256	473,937	463,554	132,101	72,375	191,622	108,270	154,577	0	106,081	130,521	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	123,993	113,933	138,690	24,682	21,057	(891)	(913)	(1,676)	0	17,405	101,904	
	其他 Others	246,293	80,707	93,378	36,490	(1,366)	32,641	11,026	52,126	0	47,193	(4,575)	
總額 Total		10,237,155	7,534,166	6,058,738	1,529,816	980,675	4,249,941	3,209,829	3,748,221	(21,571)	976,172	375,241	

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 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	122,435	85,825	56,596	24,627	15,022	63,077	46,148	29,654	157	7,540	4,223
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	291,325	283,927	198,880	90,399	88,099	97,376	93,594	105,514	0	15,114	(9,847)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	683	683	1,347	50	50	1,850	1,846	2,204	0	36	(943)
船舶 - 損壞及法律責任 Ships, Damage & Liability	202,246	113,234	104,101	42,160	20,556	131,617	65,214	29,019	0	12,483	42,043
貨運 Goods in Transit	196,088	94,996	84,144	29,643	13,273	57,946	30,534	30,575	0	12,974	27,322
財產損壞 Property Damage	896,621	334,797	427,318	180,893	62,037	447,967	207,475	165,213	153	68,594	131,321
一般法律責任 General Liability	407,265	248,766	238,732	64,451	35,015	85,221	55,864	83,206	0	45,507	75,004
金錢損失 Pecuniary Loss	366,769	179,517	149,671	82,756	16,109	163,699	84,366	109,647	(1)	51,367	(27,451)
非比例協約再保險 Non-proportional Treaty Reinsurance	94,381	90,278	45,245	6,448	6,191	21,104	19,007	4,394	0	4,135	30,525
比例協約再保險 Proportional Treaty Reinsurance	123,766	87,205	66,129	35,708	27,511	73,317	62,203	36,175	0	4,900	(2,457)
總額 Total	2,701,579	1,519,228	1,372,163	557,135	283,863	1,143,174	666,251	595,601	309	222,650	269,740

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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	392,844	293,055	288,194	115,176	80,851	196,957	144,047	156,398	(284)	48,245	2,984	21,810,267	65,258
		第三者 Third Party	142,227	112,088	116,390	41,294	34,443	76,690	62,561	81,542	(101)	20,518	(20,012)		75,454
貨車 Goods Carrying Vehicles		綜合 Comprehensive	144,021	124,555	120,415	40,985	36,231	69,517	60,097	61,736	6	13,503	8,939	4,920,488	13,233
		第三者 Third Party	69,571	61,410	70,627	20,053	18,410	62,631	57,015	59,649	(70)	9,305	(16,667)		16,438
拖拉機 Tractors		綜合 Comprehensive	18,366	16,675	14,679	6,062	5,616	7,137	6,557	8,127	1	1,508	(573)	945,667	1,587
		第三者 Third Party	9,707	8,481	8,953	3,517	3,086	6,070	5,450	3,590	(17)	589	1,705		2,334
的士 Taxis		綜合 Comprehensive	28,733	23,743	15,729	1,537	1,088	11,404	6,666	11,568	197	1,917	959	210,107	1,076
		第三者 Third Party	67,871	55,779	69,193	4,797	3,378	63,386	52,568	51,311	(210)	5,871	8,843		3,433
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	1,401	1,210	1,451	87	75	1,754	1,640	624	14	64	674	9,356	28
		第三者 Third Party	26,013	22,399	23,144	1,411	1,159	19,296	17,321	22,690	9	1,331	(2,045)		712
	紅色 Red	綜合 Comprehensive	1,300	1,179	1,445	113	111	599	532	639	9	54	632	6,940	23
		第三者 Third Party	12,884	11,686	11,059	882	856	6,408	5,195	9,113	13	576	501		290
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	7,312	6,057	7,050	1,416	1,238	1,637	1,392	2,481	1	761	2,569	492,110	802
		第三者 Third Party	18,059	15,561	15,804	2,946	2,617	13,409	10,751	13,787	(83)	1,576	(2,093)		2,029
電單車 Motor Cycles		綜合 Comprehensive	277	220	228	32	22	199	149	210	0	78	(82)	6,587	83
		第三者 Third Party	15,805	13,714	14,194	4,604	4,186	5,269	5,139	5,490	0	4,975	(457)		13,783
其他 Others		綜合 Comprehensive	6,358	5,127	5,438	1,346	1,035	3,231	2,665	1,627	0	625	2,151	253,127	480
		第三者 Third Party	17,263	8,229	11,560	3,257	1,333	14,056	5,816	12,909	(5)	1,329	(4,006)		2,870
總額 Grand Total	所有承保範圍 All Coverage		980,012	781,168	795,553	249,515	195,735	559,650	445,561	503,491	(520)	112,825	(15,978)	28,654,649	199,913

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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	2,623	2,246	2,640	704	682	3,506	3,528	1,251	5	273	429	79,979	
2 採礦及採石業 Mining & Quarrying	13	11	831	2	42	518	518	(445)	0	19	1,215	411	
3 製造業 Manufacturing	85,595	77,795	61,512	18,326	16,333	31,527	28,022	36,636	68	9,154	(679)	13,609,220	
4 電力, 燃氣及水務業 Electricity, Gas & Water	7,695	5,766	2,561	871	290	2,202	1,029	(1,293)	0	903	2,661	3,573,348	
5 a. 特別行業 Special Trades	163,711	136,311	147,027	34,396	23,185	82,600	70,036	78,265	416	28,187	16,974	11,825,489	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	13,412	12,136	12,842	2,521	2,302	5,360	4,881	12,690	(2)	1,009	(3,157)	712,614	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	528,585	385,087	401,620	44,780	25,768	401,910	338,280	352,084	(28,297)	40,220	11,845		52,668,396
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	216,204	174,677	135,772	48,124	35,328	79,539	72,166	79,087	13	29,571	(8,227)	44,149,753	
b. 飲食及酒店業 Restaurants & Hotels	167,775	148,274	128,263	30,364	25,325	85,063	78,599	82,385	(82)	17,858	2,777	10,398,868	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	187,912	154,754	123,348	25,723	19,053	91,912	80,226	72,020	484	19,684	12,107	14,926,559	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	243,747	200,207	158,602	45,977	35,131	75,728	64,998	84,601	957	27,704	10,209	114,304,179	
9 社區, 社會及個人服務業 Community, Social & Personal Services	152,748	130,314	155,861	30,072	24,004	99,605	77,752	117,131	275	19,541	(5,090)	24,859,794	
10 其他/未分類職業 Others/Non-Classified Occupations	22,808	14,625	11,902	3,860	3,251	5,617	3,075	5,403	0	2,785	463	3,915,748	
總額 Grand Total	1,792,828	1,442,203	1,342,781	285,720	210,694	965,087	823,110	919,815	(26,163)	196,908	41,527	242,355,962	52,668,396