

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一六年一月至三月
 January to March 2016
 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	4,436,776	3,475,540	2,486,969	503,055	329,478	2,136,391	1,724,051	1,738,915	157	373,797	44,622
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,204,554	1,009,600	1,073,282	323,806	263,140	730,493	594,921	672,140	(355)	133,516	4,841
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	7,956	1,868	1,736	310	(35)	3,727	3,710	(1,519)	0	902	2,388
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,616,904	663,781	346,913	88,639	47,127	349,915	142,496	122,613	1,037	49,015	127,121
貨運 Goods in Transit	359,226	244,561	213,705	56,147	35,319	106,637	68,737	102,578	0	39,968	35,840
財產損壞 Property Damage	1,892,067	930,461	998,459	488,257	254,839	871,905	280,554	274,653	(2,649)	202,537	269,079
一般法律責任 General Liability	2,764,716	2,082,668	2,024,775	484,225	334,347	1,370,226	1,041,317	1,223,365	1,227	358,116	107,720
金錢損失 Pecuniary Loss	602,790	293,048	303,497	115,680	30,961	318,229	125,650	135,203	57,845	129,739	(50,251)
非比例協約再保險 Non-proportional Treaty Reinsurance	78,733	75,094	37,056	5,781	5,560	7,038	6,664	7,461	0	2,839	21,196
比例協約再保險 Proportional Treaty Reinsurance	114,673	87,849	78,936	39,307	34,685	36,016	29,815	28,279	0	4,043	11,929
總額 Total	13,078,395	8,864,470	7,565,328	2,105,207	1,335,421	5,930,577	4,017,915	4,303,688	57,262	1,294,472	574,485

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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Provisional Statistics on Hong Kong General Insurance Business
二零一六年一月至三月
January to March 2016
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	3,600,686	2,825,839	1,916,082	291,084	188,152	1,809,798	1,460,764	1,489,699	(106)	245,787	(7,450)	
	非醫療 Non-Medical	612,373	475,766	450,177	176,247	116,726	191,219	152,391	166,368	0	104,974	62,109	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	620,609	501,289	499,955	171,257	129,041	341,657	257,700	271,674	274	76,081	22,885	
	第三者 Third Party	365,244	303,793	322,977	79,264	66,246	248,234	204,394	220,504	(629)	46,107	(9,251)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		6,471	383	374	83	(262)	18	1	977	0	820	(1,161)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	106,268	52,615	48,297	15,421	4,961	63,359	35,336	15,061	0	6,138	22,137	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	10,290	7,379	8,164	1,747	1,138	2,633	2,011	248	0	1,085	5,693
		承運人責任 Forwarder Liability	17,145	13,484	14,689	4,078	1,997	9,437	6,694	7,263	0	1,651	3,778
		船東責任保賠 Protection & Indemnity	1,298,777	493,522	150,081	28,951	21,430	147,715	44,044	31,405	1,037	28,138	68,071
		其他 Others	3,579	1,992	1,758	682	349	2,458	2,416	3,539	0	333	(2,463)
貨運 Goods in Transit		198,321	144,557	132,823	27,312	17,037	58,476	30,156	42,505	0	28,712	44,569	
財產損壞 Property Damage	火災 Fire	800,407	420,669	404,165	235,075	133,197	144,871	75,672	57,213	(94)	98,319	115,530	
	工程 Engineering	115,879	40,506	45,915	19,207	(1,520)	32,129	10,021	(143)	94	19,100	28,384	
	其他 Others	147,354	85,544	91,589	41,111	25,664	43,176	27,150	3,758	3	16,107	46,057	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,640,795	1,410,476	1,342,009	289,351	227,938	924,899	795,890	986,741	1,227	189,295	(63,192)	
	業主立案法團責任 Owners' Corporation Liability	15,520	12,366	7,253	2,662	1,907	1,304	1,077	(2,065)	0	1,651	5,760	
	其他 Others	717,045	418,564	454,259	129,672	66,439	367,460	186,671	97,595	0	118,290	171,935	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	90,802	80,806	109,511	17,857	15,112	(1,795)	(2,299)	(4,302)	0	16,487	82,214	
	其他 Others	262,920	93,797	83,354	39,375	(8,670)	167,968	62,729	38,756	37,324	62,269	(46,325)	
總額 Total		10,630,485	7,383,347	6,083,432	1,570,436	1,006,882	4,555,016	3,352,818	3,426,796	39,130	1,061,344	549,280	

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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	223,717	173,935	120,710	35,724	24,600	135,374	110,896	82,848	263	23,036	(10,037)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	218,701	204,518	250,350	73,285	67,853	140,602	132,827	179,962	0	11,328	(8,793)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,485	1,485	1,362	227	227	3,709	3,709	(2,496)	0	82	3,549
船舶 - 損壞及法律責任 Ships, Damage & Liability	180,845	94,789	123,924	37,760	17,252	124,313	51,995	65,097	0	11,670	29,905
貨運 Goods in Transit	160,905	100,004	80,882	28,835	18,282	48,161	38,581	60,073	0	11,256	(8,729)
財產損壞 Property Damage	828,427	383,742	456,790	192,864	97,498	651,729	167,711	213,825	(2,652)	69,011	79,108
一般法律責任 General Liability	391,356	241,262	221,254	62,540	38,063	76,563	57,679	141,094	0	48,880	(6,783)
金錢損失 Pecuniary Loss	249,068	118,445	110,632	58,448	24,519	152,056	65,220	100,749	20,521	50,983	(86,140)
非比例協約再保險 Non-proportional Treaty Reinsurance	78,733	75,094	37,056	5,781	5,560	7,038	6,664	7,461	0	2,839	21,196
比例協約再保險 Proportional Treaty Reinsurance	114,673	87,849	78,936	39,307	34,685	36,016	29,815	28,279	0	4,043	11,929
總額 Total	2,447,910	1,481,123	1,481,896	534,771	328,539	1,375,561	665,097	876,892	18,132	233,128	25,205

香港一般保險業務的臨時統計數字
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 二零一六年一月至三月
 January to March 2016
 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	398,430	306,646	304,236	115,310	80,197	245,627	176,591	168,336	(37)	53,554	2,186	22,362,319	65,494
		第三者 Third Party	140,446	110,668	115,802	39,638	32,703	79,685	66,598	63,144	(46)	19,521	480		74,505
貨車 Goods Carrying Vehicles		綜合 Comprehensive	155,038	135,197	134,905	45,579	39,554	67,010	58,467	64,279	91	17,463	13,518	5,808,163	14,247
		第三者 Third Party	66,228	58,872	65,924	18,000	16,156	52,013	49,376	49,111	(170)	11,902	(11,075)		16,042
拖拉機 Tractors		綜合 Comprehensive	15,625	14,553	15,256	5,137	4,839	7,307	6,292	4,559	15	1,290	4,553	897,497	1,577
		第三者 Third Party	8,484	7,602	8,137	2,980	2,701	14,219	8,073	8,945	(35)	560	(4,034)		2,217
的士 Taxis		綜合 Comprehensive	35,072	30,980	27,969	2,203	1,919	14,589	9,880	24,065	161	2,258	(434)	268,087	1,351
		第三者 Third Party	62,346	51,778	59,694	4,317	2,978	51,174	41,421	40,576	(109)	4,867	11,382		3,240
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	1,780	1,599	1,685	87	81	354	339	1,360	26	73	145	14,149	34
		第三者 Third Party	24,360	21,275	23,874	1,462	1,220	15,417	13,627	16,855	(25)	1,366	4,458		737
	紅色 Red	綜合 Comprehensive	1,540	1,412	1,520	117	115	315	305	3,710	0	62	(2,367)	9,890	27
		第三者 Third Party	11,305	10,374	10,340	811	794	4,098	3,665	6,180	0	529	2,837		272
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	6,289	5,414	7,830	1,345	1,177	2,884	2,701	3,745	17	676	2,215	462,263	814
		第三者 Third Party	22,778	20,169	15,243	3,266	2,929	12,678	11,356	17,364	(228)	1,697	(6,519)		3,303
電單車 Motor Cycles		綜合 Comprehensive	435	358	381	61	47	253	107	104	0	73	157	6,044	124
		第三者 Third Party	16,654	14,692	14,988	4,783	4,307	4,125	3,869	7,400	0	4,591	(1,310)		14,722
其他 Others		綜合 Comprehensive	6,400	5,130	6,173	1,418	1,112	3,318	3,018	1,516	1	632	2,912	319,515	563
		第三者 Third Party	12,643	8,363	8,975	4,007	2,458	14,825	6,409	10,929	(16)	1,074	(5,470)		3,183
總額 Grand Total	所有承保範圍 All Coverage		985,853	805,082	822,932	250,521	195,287	589,891	462,094	492,178	(355)	122,188	13,634	30,147,927	202,452

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二零一六年一月至三月
January to March 2016
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	2,993	2,581	3,895	694	598	1,525	1,495	372	(8)	225	2,708	106,158	
2 採礦及採石業 Mining & Quarrying	134	134	678	29	57	647	647	1,095	0	57	(531)	26,801	
3 製造業 Manufacturing	88,511	80,570	43,450	19,554	16,188	31,208	30,269	38,510	38	9,222	(20,508)	16,388,663	
4 電力, 燃氣及水務業 Electricity, Gas & Water	5,125	3,320	2,926	496	470	6,601	3,919	2,289	0	158	9	3,620,766	
5 a. 特別行業 Special Trades	221,155	188,343	145,984	41,037	32,484	71,121	66,768	32,862	860	18,001	61,777	19,042,411	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	13,224	12,161	13,813	2,457	2,402	3,988	3,982	7,026	(2)	978	3,409	745,975	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	364,333	318,330	400,464	40,314	35,475	384,545	324,155	468,994	(3)	35,557	(139,559)		42,598,927
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	193,734	169,825	150,547	46,333	40,029	72,954	63,564	83,653	53	23,172	3,640	39,738,218	
b. 飲食及酒店業 Restaurants & Hotels	161,363	143,205	115,916	28,827	22,930	82,237	76,020	73,106	234	17,108	2,538	10,955,328	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	157,645	134,637	109,219	26,487	18,388	65,366	58,782	70,665	(185)	23,655	(3,304)	15,015,179	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	226,628	198,009	152,570	44,833	36,274	88,447	72,939	92,584	653	26,718	(3,659)	117,107,759	
9 社區, 社會及個人服務業 Community, Social & Personal Services	192,919	149,183	190,885	35,290	19,956	109,596	90,169	108,568	(413)	32,850	29,924	25,682,999	
10 其他/未分類職業 Others/Non-Classified Occupations	13,031	10,178	11,662	3,000	2,687	6,664	3,181	7,017	0	1,594	364	2,332,624	
總額 Grand Total	1,640,795	1,410,476	1,342,009	289,351	227,938	924,899	795,890	986,741	1,227	189,295	(63,192)	250,762,881	42,598,927