

香港一般保險業務的臨時統計數字  
Provisional Statistics on Hong Kong General Insurance Business

二零零二年一月至六月

January to June 2002

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	管理開支 Management Expenses	* 承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	2,481,854	2,116,388	1,790,221	359,575	244,520	1,243,391	1,112,049	1,155,007	231,217	159,477
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,624,041	1,265,305	1,164,578	352,226	306,126	799,236	586,813	801,698	144,614	(87,860)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	958	173	740	169	5	256	110	63	388	284
船舶 - 損壞及法律責任 Ships, Damage & Liability	524,187	366,757	343,880	69,461	48,184	239,381	131,168	327,340	27,382	(59,026)
貨運 Goods in Transit	488,558	349,705	359,272	94,651	61,063	136,903	81,436	72,731	67,083	158,395
財產損壞 Property Damage	2,745,481	1,425,141	1,329,750	748,431	385,286	695,885	369,482	326,307	234,176	383,981
一般法律責任 General Liability	3,467,858	2,176,522	1,723,916	491,139	320,650	1,475,089	1,008,089	1,247,431	259,000	(103,165)
金錢損失 Pecuniary Loss	525,299	209,816	138,535	68,712	6,084	208,696	56,106	202,167	42,484	(112,200)
非比例協約再保險 Non-Proportional Treaty Reinsurance	166,509	158,966	141,628	11,478	10,085	70,173	69,297	86,168	4,586	40,789
比例協約再保險 Proportional Treaty Reinsurance	274,510	238,895	276,574	105,741	106,188	138,244	115,171	206,507	12,396	(48,517)
總額 Total	12,299,255	8,307,668	7,269,094	2,301,583	1,488,191	5,007,254	3,529,721	4,425,419	1,023,326	332,158

\*承保利潤 / (虧損) 是根據保險人呈報的 "滿期保費淨額" 減去 "須付的佣金淨額", "已承付申索淨額" 及 "管理開支" 而計算。

\* Underwriting Profit / (Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包合數字, 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制而成。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制該等統計數字, 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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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	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	1,717,720	1,585,219	1,273,970	141,008	111,097	1,009,589	944,676	956,139	136,204	70,530	
	非醫療 Non-Medical	612,031	403,915	391,130	184,335	104,298	161,273	106,150	121,047	88,327	77,458	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,481,613	1,142,889	1,048,429	324,889	283,314	741,182	548,392	690,948	135,108	(60,941)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		422	18	568	153	17	5	0	(31)	33	549	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	18,136	8,673	7,842	3,005	1,946	5,444	3,237	3,546	2,690	(340)	
	其他業務 Non-Statutory	378,244	260,843	249,412	41,162	23,885	193,420	104,994	288,965	17,036	(80,474)	
貨運 Goods in Transit		428,558	302,080	308,528	78,739	49,297	106,624	59,997	54,410	61,737	143,084	
財產損壞 Property Damage		1,803,251	831,015	765,166	536,232	259,868	315,052	148,611	128,702	176,641	199,955	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	877,267	631,783	510,304	81,810	58,382	564,365	391,562	444,825	46,075	(38,978)
		飲食及酒店業 Restaurants & Hotels	140,892	81,130	59,475	20,855	18,564	51,772	39,513	53,803	9,735	(22,627)
		其他業務 Others	1,215,287	878,961	663,934	238,629	189,700	594,065	430,057	523,958	103,875	(153,599)
	非法定業務 Non-Statutory	937,635	314,976	273,547	113,901	22,853	154,441	61,059	87,270	77,228	86,196	
金錢損失 Pecuniary Loss		399,247	116,801	74,408	55,066	50	169,914	25,845	168,449	33,384	(127,475)	
總額 Total		10,010,303	6,558,303	5,626,713	1,819,784	1,123,271	4,067,146	2,864,093	3,522,031	888,073	93,338	

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分入再保險業務  
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	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	152,103	127,254	125,121	34,232	29,125	72,529	61,223	77,821	6,686	11,489
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	142,428	122,416	116,149	27,337	22,812	58,054	38,421	110,750	9,506	(26,919)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	536	155	172	16	(12)	251	110	94	355	(265)
船舶 - 損壞及法律責任 Ships, Damage & Liability	127,807	97,241	86,626	25,294	22,353	40,517	22,937	34,829	7,656	21,788
貨運 Goods in Transit	60,000	47,625	50,744	15,912	11,766	30,279	21,439	18,321	5,346	15,311
財產損壞 Property Damage	942,230	594,126	564,584	212,199	125,418	380,833	220,871	197,605	57,535	184,026
一般法律責任 General Liability	296,777	269,672	216,656	35,944	31,151	110,446	85,898	137,575	22,087	25,843
金錢損失 Pecuniary Loss	126,052	93,015	64,127	13,646	6,034	38,782	30,261	33,718	9,100	15,275
非比例協約再保險 Non-Proportional Treaty Reinsurance	166,509	158,966	141,628	11,478	10,085	70,173	69,297	86,168	4,586	40,789
比例協約再保險 Proportional Treaty Reinsurance	274,510	238,895	276,574	105,741	106,188	138,244	115,171	206,507	12,396	(48,517)
總額 Total	2,288,952	1,749,365	1,642,381	481,799	364,920	940,108	665,628	903,388	135,253	238,820