

**香港一般保險業務的臨時統計數字**  
**Provisional Statistics on Hong Kong General Insurance Business**  
**二零零四年一月至六月**  
**January to June 2004**  
**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	2,407,700	2,081,308	1,798,629	380,232	267,015	1,243,208	1,136,514	1,111,921	263,719	155,974
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,562,174	1,275,607	1,281,444	351,791	318,976	738,369	549,582	608,410	141,427	212,631
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,827	286	307	172	(134)	45	31	(730)	210	961
船舶 - 損壞及法律責任 Ships, Damage & Liability	674,937	453,639	436,261	70,530	48,703	259,341	206,633	223,974	36,745	126,839
貨運 Goods in Transit	604,795	453,876	430,833	116,307	74,787	105,927	75,418	91,272	72,173	192,601
財產損壞 Property Damage	2,692,821	1,471,087	1,400,917	727,348	374,557	641,010	342,054	414,084	241,535	370,741
一般法律責任 General Liability	3,411,333	2,454,458	2,251,694	561,934	394,562	1,296,008	901,457	1,452,300	294,189	110,643
金錢損失 Pecuniary Loss	620,198	285,221	212,847	82,375	20,613	201,596	38,656	46,769	30,894	114,571
非比例協約再保險 Non-Proportional Treaty Reinsurance	154,375	126,301	87,410	11,019	7,699	17,287	15,181	66,823	2,996	9,892
比例協約再保險 Proportional Treaty Reinsurance	176,940	160,599	161,022	60,439	56,655	93,725	87,395	116,071	4,134	(15,838)
總額 Total	12,308,100	8,762,382	8,061,364	2,362,147	1,563,433	4,596,516	3,352,921	4,130,894	1,088,022	1,279,015

\*承保利潤 / (虧損) 是根據保人呈報的 "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.

本報告所包數字, 是根據保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	1,637,636	1,524,565	1,242,906	150,532	120,745	1,027,459	980,885	948,784	165,035	8,342	
	非醫療 Non-Medical	629,976	456,111	461,188	199,588	130,233	164,476	116,087	133,172	93,508	104,275	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,402,818	1,125,512	1,148,657	316,913	287,605	656,346	474,739	542,265	133,590	185,197	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		2,591	50	50	157	(166)	17	0	(4)	209	11	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	24,375	11,426	8,349	3,424	1,370	7,750	2,223	5,282	2,391	(694)	
	其他業務 Non-Statutory	545,873	380,485	365,739	57,158	40,159	213,055	171,657	194,340	25,015	106,225	
貨運 Goods in Transit		499,850	364,356	351,659	91,864	56,245	78,431	50,316	78,616	64,924	151,874	
財產損壞 Property Damage		1,641,263	839,230	752,372	492,070	253,769	268,817	107,892	127,265	172,414	198,924	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	660,979	492,716	557,437	70,985	65,594	419,458	298,701	435,531	32,496	23,816
		飲食及酒店業 Restaurants & Hotels	112,786	93,832	89,007	25,109	24,392	60,221	54,597	65,427	12,037	(12,849)
		其他業務 Others	1,190,560	939,092	800,777	251,755	223,272	536,106	398,648	509,606	111,088	(43,189)
	非法定業務 Non-Statutory	1,015,717	551,876	479,905	168,874	49,470	177,260	74,235	169,234	113,716	147,485	
金錢損失 Pecuniary Loss		462,251	173,521	129,525	63,640	10,922	151,440	19,971	21,562	19,153	77,888	
總額 Total		9,826,675	6,952,772	6,387,571	1,892,069	1,263,610	3,760,836	2,749,951	3,231,080	945,576	947,305	

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汽車 - 損壞及法律責任 - 直接業務  
 Motor Vehicle, Damage & Liability - Direct 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)	於期間的承保/ 續保車輛數目 No. of vehicles written/renewed during the period	
私家車 Private Cars	756,776	617,186	630,632	203,150	183,452	291,064	221,554	248,145	80,202	118,833	198,978	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	357,918	282,990	285,747	69,801	65,396	192,264	134,652	135,759	33,387	51,205	51,371	
的士 Taxis	96,781	78,439	83,856	13,570	13,560	75,420	53,447	58,825	5,770	5,701	7,985	
公共小型巴士 Public Light Buses	綠 Green	28,165	22,342	22,649	2,902	2,899	13,840	11,854	29,738	1,545	(11,533)	1,390
	紅 Red	29,527	24,330	20,288	3,057	3,037	20,921	14,117	18,395	1,319	(2,463)	1,230
電單車 Motor Cycles	34,972	25,394	26,902	8,977	7,446	10,754	10,486	13,261	3,493	2,702	21,884	
其他 Others	98,679	74,831	78,583	15,456	11,815	52,083	28,629	38,142	7,874	20,752	12,771	
總額 Total	1,402,818	1,125,512	1,148,657	316,913	287,605	656,346	474,739	542,265	133,590	185,197	295,609	

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分入再保險業務

**Reinsurance Inward Business**

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(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	140,088	100,632	94,535	30,112	16,037	51,273	39,542	29,965	5,176	43,357
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	159,356	150,095	132,787	34,878	31,371	82,023	74,843	66,145	7,837	27,434
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	236	236	257	15	32	28	31	(726)	1	950
船舶 - 損壞及法律責任 Ships, Damage & Liability	104,689	61,728	62,173	9,948	7,174	38,536	32,753	24,352	9,339	21,308
貨運 Goods in Transit	104,945	89,520	79,174	24,443	18,542	27,496	25,102	12,656	7,249	40,727
財產損壞 Property Damage	1,051,558	631,857	648,545	235,278	120,788	372,193	234,162	286,819	69,121	171,817
一般法律責任 General Liability	431,291	376,942	324,568	45,211	31,834	102,963	75,276	272,502	24,852	(4,620)
金錢損失 Pecuniary Loss	157,947	111,700	83,322	18,735	9,691	50,156	18,685	25,207	11,741	36,683
非比例協約再保險 Non-Proportional Treaty Reinsurance	154,375	126,301	87,410	11,019	7,699	17,287	15,181	66,823	2,996	9,892
比例協約再保險 Proportional Treaty Reinsurance	176,940	160,599	161,022	60,439	56,655	93,725	87,395	116,071	4,134	(15,838)
總額 Total	2,481,425	1,809,610	1,673,793	470,078	299,823	835,680	602,970	899,814	142,446	331,710