

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

二零零五年一月至六月

January to June 2005

直接及分入再保險業務

Direct & Reinsurance Inward Business

業務類別 Class of Business	(港幣千元) (HK\$'000)									
	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	2,565,837	2,224,569	1,959,720	410,989	295,046	1,431,642	1,317,482	1,336,670	257,375	70,629
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,505,295	1,254,353	1,235,954	352,505	324,068	701,156	549,668	729,764	148,225	33,897
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	7,852	3,033	1,659	341	161	30	42	6,974	1,286	(6,762)
船舶 - 損壞及法律責任 Ships, Damage & Liability	707,375	458,513	442,757	80,062	55,983	329,781	255,794	903,490	39,660	(556,376)
貨運 Goods in Transit	591,485	435,990	446,416	118,143	74,426	126,506	85,593	119,226	67,959	184,805
財產損壞 Property Damage	2,882,579	1,465,426	1,335,729	677,105	364,816	749,200	343,317	216,789	230,944	523,180
一般法律責任 General Liability	3,147,700	2,243,198	2,103,132	520,755	368,072	1,268,649	967,010	1,395,910	300,204	38,946
金錢損失 Pecuniary Loss	919,056	482,452	278,582	100,280	31,995	166,714	42,830	38,988	44,336	163,263
非比例協約再保險 Non-Proportional Treaty Reinsurance	133,482	122,026	80,622	10,131	9,329	28,992	23,965	37,079	2,764	31,450
比例協約再保險 Proportional Treaty Reinsurance	213,387	200,570	156,035	77,397	74,573	92,307	87,968	48,309	7,556	25,597
總額 Total	12,674,048	8,890,130	8,040,606	2,347,708	1,598,469	4,894,977	3,673,669	4,833,199	1,100,309	508,629

*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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二零零五年一月至六月
January to June 2005

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	1,692,571	1,564,721	1,312,987	177,983	147,389	1,120,711	1,065,921	1,075,951	161,742	(72,095)	
	非醫療 Non-Medical	658,643	472,343	474,165	204,425	128,618	186,055	137,701	139,813	89,074	116,660	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,372,224	1,134,094	1,121,789	322,219	295,623	613,978	469,497	550,982	142,589	132,595	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,979	160	228	106	(64)	0	0	0	427	(135)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	11,661	6,484	6,088	1,582	379	4,303	1,021	1,326	1,284	3,099	
	其他業務 Non-Statutory	589,232	402,188	383,496	63,383	45,338	267,525	201,648	855,667	31,234	(548,743)	
貨運 Goods in Transit		492,260	356,886	372,515	90,760	56,081	100,252	63,511	72,121	60,389	183,924	
財產損壞 Property Damage		1,710,416	817,885	745,352	465,980	238,243	266,017	121,712	121,545	179,751	205,813	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	411,069	322,967	468,418	47,542	39,182	407,467	323,487	381,400	43,533	4,303
		飲食及酒店業 Restaurants & Hotels	97,247	85,384	79,023	21,248	20,931	62,971	59,652	54,477	11,688	(8,073)
		其他業務 Others	1,064,917	881,159	710,176	229,207	210,559	532,276	423,392	466,942	107,042	(74,367)
	非法定業務 Non-Statutory	1,100,202	546,171	504,891	166,557	61,553	162,823	75,402	202,163	115,944	125,231	
金錢損失 Pecuniary Loss		616,870	228,788	147,909	65,919	11,923	61,409	16,572	19,615	30,390	85,981	
總額 Total		9,822,291	6,819,230	6,327,037	1,856,911	1,255,755	3,785,787	2,959,516	3,942,002	975,087	154,193	

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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)
(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)	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	722,048	602,165	613,288	201,310	184,840	299,126	234,130	263,527	83,678	81,243	201,378	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	321,562	267,446	266,930	68,684	62,813	165,640	123,293	148,972	31,527	23,618	50,405	
的士 Taxis	93,877	78,718	75,457	12,447	12,444	74,946	56,602	63,350	8,725	(9,062)	8,427	
公共小型巴士 Public Light Buses	綠 Green	27,970	23,217	21,702	4,314	4,313	9,653	6,984	20,380	1,468	(4,459)	1,465
	紅 Red	35,366	27,535	19,692	1,877	1,877	21,330	19,706	16,137	795	883	956
電單車 Motor Cycles	32,899	26,010	26,078	8,876	7,678	7,562	7,027	6,185	4,167	8,048	22,650	
其他 Others	138,502	109,003	98,642	24,711	21,658	35,721	21,755	32,431	12,229	32,324	16,958	
總額 Total	1,372,224	1,134,094	1,121,789	322,219	295,623	613,978	469,497	550,982	142,589	132,595	302,239	

(數字於二零零六年九月修訂)
(Figures revised in September 2006)

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

二零零五年一月至六月

January to June 2005

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	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	214,623	187,505	172,568	28,581	19,039	124,876	113,860	120,906	6,559	26,064
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	133,071	120,259	114,165	30,286	28,445	87,178	80,171	178,782	5,636	(98,698)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,873	2,873	1,431	235	225	30	42	6,974	859	(6,627)
船舶 - 損壞及法律責任 Ships, Damage & Liability	106,482	49,841	53,173	15,097	10,266	57,953	53,125	46,497	7,142	(10,732)
貨運 Goods in Transit	99,225	79,104	73,901	27,383	18,345	26,254	22,082	47,105	7,570	881
財產損壞 Property Damage	1,172,163	647,541	590,377	211,125	126,573	483,183	221,605	95,244	51,193	317,367
一般法律責任 General Liability	474,265	407,517	340,624	56,201	35,847	103,112	85,077	290,928	21,997	(8,148)
金錢損失 Pecuniary Loss	302,186	253,664	130,673	34,361	20,072	105,305	26,258	19,373	13,946	77,282
非比例協約再保險 Non-Proportional Treaty Reinsurance	133,482	122,026	80,622	10,131	9,329	28,992	23,965	37,079	2,764	31,450
比例協約再保險 Proportional Treaty Reinsurance	213,387	200,570	156,035	77,397	74,573	92,307	87,968	48,309	7,556	25,597
總額 Total	2,851,757	2,070,900	1,713,569	490,797	342,714	1,109,190	714,153	891,197	125,222	354,436

(數字於二零零六年九月修訂)
(Figures revised in September 2006)