

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

二零零六年一月至六月
January to June 2006

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	2,878,099	2,484,772	2,107,485	453,379	329,004	1,507,820	1,386,062	1,419,137	266,573	92,771
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,416,075	1,203,360	1,236,871	362,266	338,542	672,645	540,233	528,872	147,502	221,955
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,593	741	923	180	100	37	25	(195)	346	672
船舶 - 損壞及法律責任 Ships, Damage & Liability	756,027	488,862	456,914	81,794	55,454	269,709	216,719	356,675	42,032	2,753
貨運 Goods in Transit	591,704	426,956	417,260	123,992	77,589	145,548	97,543	111,498	69,930	158,243
財產損壞 Property Damage	2,504,200	1,446,858	1,335,722	675,211	370,790	810,170	317,680	319,951	235,917	409,064
一般法律責任 General Liability	3,091,951	2,205,130	2,034,787	538,828	378,597	1,374,698	1,016,787	1,134,337	318,067	203,786
金錢損失 Pecuniary Loss	583,592	295,382	315,533	101,623	22,974	68,373	36,537	25,827	47,453	219,279
非比例協約再保險 Non-Proportional Treaty Reinsurance	124,218	117,050	82,646	9,765	9,108	21,309	16,930	50,893	2,881	19,764
比例協約再保險 Proportional Treaty Reinsurance	182,702	162,489	150,789	57,869	50,261	93,344	90,209	64,112	5,083	31,333
總額 Total	12,132,161	8,831,600	8,138,930	2,404,907	1,632,419	4,963,653	3,718,725	4,011,107	1,135,784	1,359,620

* 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	2,093,211	1,918,272	1,539,675	209,806	169,237	1,280,683	1,217,688	1,218,122	186,177	(33,861)	
	非醫療 Non-Medical	679,509	487,746	495,392	216,522	139,173	190,197	141,340	180,374	76,377	99,468	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,281,688	1,077,763	1,112,563	331,059	309,243	613,430	483,740	527,828	140,585	134,907	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		2,993	141	45	134	49	6	0	0	340	(344)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	13,443	7,375	6,497	2,042	840	3,009	914	580	1,358	3,719	
	其他業務 Non-Statutory	606,035	406,733	396,048	66,739	45,145	221,697	172,806	330,036	34,647	(13,780)	
貨運 Goods in Transit		492,570	350,668	346,511	97,003	59,828	106,864	65,408	86,930	62,457	137,296	
財產損壞 Property Damage		1,600,100	877,750	798,569	483,429	255,685	312,456	113,560	144,634	174,765	223,485	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	432,622	343,592	394,765	46,674	42,663	397,918	319,929	252,531	40,627	58,944
		飲食及酒店業 Restaurants & Hotels	90,278	80,063	74,988	19,433	19,225	68,322	64,405	61,675	10,570	(16,482)
		其他業務 Others	1,093,186	909,507	757,891	233,876	212,164	583,491	463,538	473,220	112,347	(39,840)
	非法定業務 Non-Statutory	1,059,068	564,147	515,876	181,273	72,421	211,207	78,358	173,262	121,600	148,593	
金錢損失 Pecuniary Loss		422,746	172,936	179,170	71,489	5,092	43,981	20,686	14,367	32,389	127,322	
總額 Total		9,867,449	7,196,693	6,617,990	1,959,479	1,330,765	4,033,261	3,142,372	3,463,559	994,239	829,427	

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汽車 - 損壞及法律責任 - 直接業務
Motor Vehicle, Damage & Liability - Direct 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)	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	708,737	601,340	609,706	209,915	196,296	295,390	240,135	235,085	86,130	92,195	197,184	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	335,243	286,847	293,871	82,894	79,316	169,643	138,023	183,075	34,577	(3,097)	57,911	
的士 Taxis	77,288	63,023	64,951	10,001	9,989	63,006	46,890	42,263	6,731	5,968	7,805	
公共小型巴士 Public Light Buses	綠 Green	25,110	20,315	23,190	3,510	3,503	16,097	14,011	14,799	1,160	3,728	1,416
	紅 Red	25,312	20,252	21,809	2,112	2,112	16,116	13,993	24,466	712	(5,481)	857
電單車 Motor Cycles	25,496	20,586	22,010	7,699	6,713	9,937	7,177	8,331	3,988	2,978	22,166	
其他 Others	84,502	65,400	77,026	14,928	11,314	43,241	23,511	19,809	7,287	38,616	10,794	
總額 Total	1,281,688	1,077,763	1,112,563	331,059	309,243	613,430	483,740	527,828	140,585	134,907	298,133	

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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	105,379	78,754	72,418	27,051	20,594	36,940	27,034	20,641	4,019	27,164
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	134,387	125,597	124,308	31,207	29,299	59,215	56,493	1,044	6,917	87,048
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	600	600	878	46	51	31	25	(195)	6	1,016
船舶 - 損壞及法律責任 Ships, Damage & Liability	136,549	74,754	54,369	13,013	9,469	45,003	42,999	26,059	6,027	12,814
貨運 Goods in Transit	99,134	76,288	70,749	26,989	17,761	38,684	32,135	24,568	7,473	20,947
財產損壞 Property Damage	904,100	569,108	537,153	191,782	115,105	497,714	204,120	175,317	61,152	185,579
一般法律責任 General Liability	416,797	307,821	291,267	57,572	32,124	113,760	90,557	173,649	32,923	52,571
金錢損失 Pecuniary Loss	160,846	122,446	136,363	30,134	17,882	24,392	15,851	11,460	15,064	91,957
非比例協約再保險 Non-Proportional Treaty Reinsurance	124,218	117,050	82,646	9,765	9,108	21,309	16,930	50,893	2,881	19,764
比例協約再保險 Proportional Treaty Reinsurance	182,702	162,489	150,789	57,869	50,261	93,344	90,209	64,112	5,083	31,333
總額 Total	2,264,712	1,634,907	1,520,940	445,428	301,654	930,392	576,353	547,548	141,545	530,193