

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零零八年一月至六月
 January to June 2008
 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	3,941,324	3,427,355	2,860,277	594,995	434,741	2,041,971	1,841,520	1,819,395	357,278	248,863
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,397,875	1,176,313	1,167,499	382,413	345,954	814,035	701,982	682,222	167,008	(27,685)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	4,331	1,454	1,798	602	380	(7)	(1)	566	481	371
船舶 - 損壞及法律責任 Ships, Damage & Liability	865,952	536,035	498,023	98,029	66,796	408,536	288,314	433,694	54,864	(57,331)
貨運 Goods in Transit	652,625	461,990	452,516	130,555	90,022	214,169	108,491	195,615	86,087	80,792
財產損壞 Property Damage	2,954,989	1,517,427	1,393,597	692,120	366,694	1,061,340	301,616	607,380	286,905	132,618
一般法律責任 General Liability	3,140,225	2,245,732	2,066,111	550,767	384,129	1,577,765	1,211,478	1,201,716	364,501	115,765
金錢損失 Pecuniary Loss	995,171	604,755	469,352	140,574	47,613	140,404	96,143	115,731	98,760	207,248
非比例協約再保險 Non-Proportional Treaty Reinsurance	96,412	90,439	61,337	7,736	7,177	13,942	8,924	(21,425)	1,893	73,692
比例協約再保險 Proportional Treaty Reinsurance	208,949	189,091	160,275	68,924	61,960	96,967	91,800	41,941	4,424	51,950
總額 Total	14,257,853	10,250,591	9,130,785	2,666,715	1,805,466	6,369,122	4,650,267	5,076,835	1,422,201	826,283

* 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	3,057,826	2,789,867	2,232,560	311,281	248,276	1,777,711	1,660,257	1,630,742	254,281	99,261	
	非醫療 Non-Medical	776,700	571,552	566,327	257,595	170,162	203,417	147,474	159,995	94,158	142,012	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,303,072	1,091,759	1,080,397	362,967	327,856	778,197	669,565	660,356	160,419	(68,234)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		2,699	48	47	202	51	0	0	78	440	(522)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	20,753	12,986	12,643	2,985	1,333	10,277	9,613	(5,877)	3,088	14,099	
	其他業務 Non-Statutory	706,899	440,124	419,579	77,975	53,674	372,232	260,076	420,190	43,491	(97,776)	
貨運 Goods in Transit		551,073	379,025	375,037	105,533	69,307	182,583	85,960	147,131	74,789	83,810	
財產損壞 Property Damage		1,607,362	913,142	855,122	471,194	284,068	463,836	135,546	323,209	192,673	55,172	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	444,571	357,099	328,203	43,537	31,261	411,366	348,041	209,644	48,655	38,643
		飲食及酒店業 Restaurants & Hotels	95,914	86,333	80,686	21,302	21,123	95,449	93,590	101,141	13,798	(55,376)
		其他業務 Others	1,108,178	926,003	799,294	245,188	215,815	703,055	584,424	615,023	123,996	(155,540)
	非法定業務 Non-Statutory	1,055,931	567,199	565,942	179,266	81,589	261,792	107,065	223,096	131,372	129,885	
金錢損失 Pecuniary Loss		755,890	401,774	269,677	102,294	25,579	93,509	59,686	68,718	54,433	120,947	
總額 Total		11,486,868	8,536,911	7,585,514	2,181,319	1,530,094	5,353,424	4,161,297	4,553,446	1,195,593	306,381	

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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	760,255	638,765	628,693	237,234	210,396	351,324	308,926	292,349	98,908	27,040	208,878	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	333,872	283,618	278,982	93,318	88,971	252,633	218,399	205,533	39,232	(54,754)	60,026	
的士 Taxis	68,452	58,371	52,821	8,179	8,179	66,067	58,819	67,441	7,250	(30,049)	8,012	
公共小型巴士 Public Light Buses	綠 Green	24,644	21,388	22,362	2,545	2,535	17,764	16,650	25,808	1,223	(7,204)	1,412
	紅 Red	20,168	16,691	17,482	2,278	2,278	25,376	22,170	18,830	757	(4,383)	765
電單車 Motor Cycles	25,949	22,188	22,944	7,961	7,275	9,992	9,195	13,383	4,599	(2,313)	22,072	
其他 Others	69,732	50,738	57,113	11,452	8,222	55,041	35,406	37,012	8,450	3,429	11,232	
總額 Total	1,303,072	1,091,759	1,080,397	362,967	327,856	778,197	669,565	660,356	160,419	(68,234)	312,397	

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分入再保險業務

Reinsurance Inward Business

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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	106,798	65,936	61,390	26,119	16,303	60,843	33,789	28,658	8,839	7,590
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	94,803	84,554	87,102	19,446	18,098	35,838	32,417	21,866	6,589	40,549
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,632	1,406	1,751	400	329	(7)	(1)	488	41	893
船舶 - 損壞及法律責任 Ships, Damage & Liability	138,300	82,925	65,801	17,069	11,789	26,027	18,625	19,381	8,285	26,346
貨運 Goods in Transit	101,552	82,965	77,479	25,022	20,715	31,586	22,531	48,484	11,298	(3,018)
財產損壞 Property Damage	1,347,627	604,285	538,475	220,926	82,626	597,504	166,070	284,171	94,232	77,446
一般法律責任 General Liability	435,631	309,098	291,986	61,474	34,341	106,103	78,358	52,812	46,680	158,153
金錢損失 Pecuniary Loss	239,281	202,981	199,675	38,280	22,034	46,895	36,457	47,013	44,327	86,301
非比例協約再保險 Non-Proportional Treaty Reinsurance	96,412	90,439	61,337	7,736	7,177	13,942	8,924	(21,425)	1,893	73,692
比例協約再保險 Proportional Treaty Reinsurance	208,949	189,091	160,275	68,924	61,960	96,967	91,800	41,941	4,424	51,950
總額 Total	2,770,985	1,713,680	1,545,271	485,396	275,372	1,015,698	488,970	523,389	226,608	519,902