

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

二零零九年一月至六月  
**January to June 2009**

**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	4,216,113	3,642,916	3,133,503	610,829	438,071	2,316,778	2,086,622	2,060,814	351,697	282,921
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,437,065	1,227,046	1,221,758	392,160	354,982	952,281	789,647	730,374	155,632	(19,230)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	5,891	137	969	268	(91)	4,010	4,018	65	910	85
船舶 - 損壞及法律責任 Ships, Damage & Liability	960,513	640,633	559,908	114,865	85,528	478,255	254,920	412,476	53,423	8,481
貨運 Goods in Transit	613,538	394,858	403,660	123,617	76,414	234,169	149,629	108,509	71,587	147,150
財產損壞 Property Damage	2,801,834	1,452,916	1,373,880	639,091	364,953	1,318,982	377,213	247,232	271,808	489,887
一般法律責任 General Liability	3,287,893	2,439,871	2,137,050	559,076	418,621	1,607,292	1,289,938	1,060,653	386,168	271,608
金錢損失 Pecuniary Loss	981,498	520,371	437,588	122,650	31,983	507,222	232,655	224,829	87,018	93,758
非比例協約再保險 Non-Proportional Treaty Reinsurance	101,257	94,574	62,493	7,906	7,286	35,482	30,706	46,380	2,170	6,657
比例協約再保險 Proportional Treaty Reinsurance	102,676	86,817	84,147	33,144	26,094	66,080	53,421	41,475	4,314	12,264
<b>總額 Total</b>	<b>14,508,278</b>	<b>10,500,139</b>	<b>9,414,956</b>	<b>2,603,606</b>	<b>1,803,841</b>	<b>7,520,551</b>	<b>5,268,769</b>	<b>4,932,807</b>	<b>1,384,727</b>	<b>1,293,581</b>

\*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	3,297,025	2,969,063	2,467,803	332,345	257,739	2,029,316	1,873,871	1,849,478	247,528	113,058	
	非醫療 Non-Medical	792,794	582,301	571,796	251,559	165,718	212,728	159,678	161,440	91,345	153,293	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,241,836	1,040,583	1,051,909	347,257	312,841	851,316	691,112	620,878	143,981	(25,791)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		5,828	74	68	257	(109)	0	0	(8)	919	(734)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	20,687	13,182	12,789	3,076	1,539	2,301	2,177	31	2,264	8,955	
	其他業務 Non-Statutory	732,990	504,897	473,406	91,176	72,191	439,157	221,632	372,411	40,334	(11,530)	
貨運 Goods in Transit		456,288	275,540	296,055	87,831	49,490	177,336	105,038	57,712	57,634	131,219	
財產損壞 Property Damage		1,643,357	922,929	885,831	466,745	289,317	549,746	191,151	87,641	190,749	318,124	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	582,420	498,129	335,807	43,655	34,656	408,807	357,846	189,069	36,684	75,398
		飲食及酒店業 Restaurants & Hotels	109,823	98,143	94,270	26,822	26,052	102,460	99,810	91,403	13,035	(36,220)
		其他業務 Others	1,130,569	948,582	815,164	238,233	214,407	719,742	609,952	506,987	115,188	(21,418)
	非法定業務 Non-Statutory	1,021,317	587,604	595,270	186,446	107,136	250,415	127,339	191,034	132,297	164,803	
金錢損失 Pecuniary Loss		676,515	339,971	282,929	85,098	16,023	326,302	86,168	162,797	47,979	56,130	
總額 Total		11,711,449	8,780,998	7,883,097	2,160,500	1,547,000	6,069,626	4,525,774	4,290,873	1,119,937	925,287	

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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	731,274	609,078	616,457	230,302	203,176	392,845	342,923	319,724	90,583	2,974	213,631	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	292,315	252,056	265,700	85,318	81,055	260,459	202,110	176,331	34,567	(26,253)	54,305	
的士 Taxis	75,334	65,144	52,496	7,733	7,731	75,137	56,631	53,866	6,314	(15,415)	7,254	
公共小型巴士 Public Light Buses	綠 Green	31,633	27,120	23,533	2,845	2,845	26,713	25,188	21,981	1,123	(2,416)	1,475
	紅 Red	25,241	20,625	14,424	1,739	1,739	26,847	20,048	14,243	643	(2,201)	770
電單車 Motor Cycles	25,684	22,237	22,906	7,731	7,218	10,380	9,614	8,994	4,390	2,304	21,670	
其他 Others	60,355	44,323	56,393	11,589	9,077	58,935	34,598	25,739	6,361	15,216	10,000	
總額 Total	1,241,836	1,040,583	1,051,909	347,257	312,841	851,316	691,112	620,878	143,981	(25,791)	309,105	

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二零零九年一月至六月

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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	126,294	91,552	93,904	26,925	14,614	74,734	53,073	49,896	12,824	16,570
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	195,229	186,463	169,849	44,903	42,141	100,965	98,535	109,496	11,651	6,561
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	63	63	901	11	18	4,010	4,018	73	(9)	819
船舶 - 損壞及法律責任 Ships, Damage & Liability	206,836	122,554	73,713	20,613	11,798	36,797	31,111	40,034	10,825	11,056
貨運 Goods in Transit	157,250	119,318	107,605	35,786	26,924	56,833	44,591	50,797	13,953	15,931
財產損壞 Property Damage	1,158,477	529,987	488,049	172,346	75,636	769,236	186,062	159,591	81,059	171,763
一般法律責任 General Liability	443,764	307,413	296,539	63,920	36,370	125,868	94,991	82,160	88,964	89,045
金錢損失 Pecuniary Loss	304,983	180,400	154,659	37,552	15,960	180,920	146,487	62,032	39,039	37,628
非比例協約再保險 Non-Proportional Treaty Reinsurance	101,257	94,574	62,493	7,906	7,286	35,482	30,706	46,380	2,170	6,657
比例協約再保險 Proportional Treaty Reinsurance	102,676	86,817	84,147	33,144	26,094	66,080	53,421	41,475	4,314	12,264
總額 Total	2,796,829	1,719,141	1,531,859	443,106	256,841	1,450,925	742,995	641,934	264,790	368,294