

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一二年一月至六月  
 January to June 2012  
 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 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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	5,806,322	4,858,913	3,974,729	713,960	533,165	3,064,537	2,537,857	2,584,598	(1,419)	524,832	333,553
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,991,824	1,652,861	1,539,934	501,188	411,283	817,235	675,324	835,273	(3,477)	193,888	102,967
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	13,049	2,629	4,215	1,181	335	4,323	3,858	1,228	0	1,277	1,375
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,166,148	832,228	543,894	128,934	90,691	473,286	323,331	477,385	50	57,681	(81,913)
貨運 Goods in Transit	804,139	516,945	503,482	142,423	89,018	264,890	188,053	155,307	(1,017)	94,939	165,235
財產損壞 Property Damage	4,080,058	1,777,855	1,697,196	854,198	390,189	1,271,356	639,233	704,119	525	307,670	294,693
一般法律責任 General Liability	4,761,716	3,541,598	3,013,997	761,982	531,077	1,595,972	1,327,796	1,626,576	1,971	491,356	363,017
金錢損失 Pecuniary Loss	1,287,460	707,264	679,824	211,920	79,378	129,691	62,001	147,527	5	161,993	290,921
非比例協約再保險 Non-proportional Treaty Reinsurance	118,803	111,856	84,734	8,774	8,119	21,989	21,544	(46,555)	0	2,552	120,618
比例協約再保險 Proportional Treaty Reinsurance	222,299	198,885	166,807	70,444	65,208	83,136	81,736	95,472	0	8,656	(2,529)
總額 Total	20,251,818	14,201,034	12,208,812	3,395,004	2,198,463	7,726,415	5,860,733	6,580,930	(3,362)	1,844,844	1,587,937

註：承保利潤/(虧損)是根據保險公司呈報的"滿期保費淨額"減去"須付的佣金淨額"，"已承付申索淨額"，"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risks Adjustment" & "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輯而成。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輯該等統計數字，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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Direct 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 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 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	未過期風險 調整 Unexpired Risks Adjustment	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	4,703,776	3,942,037	3,066,180	434,187	319,215	2,638,868	2,200,645	2,247,423	(504)	338,874	161,172	
	非醫療 Non-Medical	842,755	701,099	690,340	235,280	182,791	254,937	194,977	194,708	22	171,177	141,642	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	944,189	764,420	719,136	272,889	210,485	367,000	311,038	324,996	(2,205)	101,882	83,978	
	第三者 Third Party	782,708	646,248	621,583	163,890	143,520	365,142	276,938	395,917	(1,277)	81,629	1,794	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		10,839	399	893	765	(27)	1,992	1,471	1,278	0	1,163	(1,521)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	180,777	94,297	81,053	27,408	12,711	126,642	57,302	64,298	14	11,171	(7,141)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	27,366	15,551	13,916	4,384	1,312	2,691	2,192	1,497	2	2,322	8,783
		承運人責任 Forwarder Liability	33,006	22,191	19,975	6,425	4,480	7,873	5,200	12,334	1	3,567	(407)
		船東責任保賠 Protection & Indemnity	641,561	514,642	264,676	35,565	33,208	212,883	188,322	263,155	0	26,967	(58,654)
		其他 Others	5,290	2,778	3,122	1,585	971	399	85	20	0	264	1,867
貨運 Goods in Transit		473,683	297,434	297,160	72,152	46,402	110,216	59,627	49,934	0	67,454	133,370	
財產損壞 Property Damage	火災 Fire	1,399,458	752,594	722,033	409,092	246,064	265,829	114,903	209,264	439	157,369	108,897	
	工程 Engineering	323,831	86,616	63,235	30,501	(18,554)	133,660	10,329	14,681	68	19,466	47,574	
	其他 Others	347,441	195,279	187,783	95,615	52,090	91,151	62,686	73,977	53	29,573	32,090	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	2,734,749	2,315,950	1,898,789	426,130	355,537	1,164,771	1,032,427	1,330,982	2,091	251,700	(41,521)	
	業主立案法團責任 Owners' Corporation Liability	24,558	16,275	12,746	4,942	2,932	649	407	4,858	0	2,006	2,950	
	其他 Others	1,327,978	771,803	724,846	213,372	111,557	306,157	187,222	281,628	1	156,126	175,534	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	317,045	245,438	283,816	61,241	50,402	681	160	(5,313)	0	23,294	215,433	
	其他 Others	431,968	160,457	134,182	57,584	(16,755)	69,215	24,428	82,046	7	58,580	10,304	
總額 Total		15,552,978	11,545,508	9,805,464	2,553,007	1,738,341	6,120,756	4,730,359	5,547,683	(1,288)	1,504,584	1,016,144	

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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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	259,791	215,777	218,209	44,493	31,159	170,732	142,235	142,467	(937)	14,781	30,739
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	264,927	242,193	199,215	64,409	57,278	85,093	87,348	114,360	5	10,377	17,195
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,210	2,230	3,322	416	362	2,331	2,387	(50)	0	114	2,896
船舶 - 損壞及法律責任 Ships, Damage & Liability	278,148	182,769	161,152	53,567	38,009	122,798	70,230	136,081	33	13,390	(26,361)
貨運 Goods in Transit	330,456	219,511	206,322	70,271	42,616	154,674	128,426	105,373	(1,017)	27,485	31,865
財產損壞 Property Damage	2,009,328	743,366	724,145	318,990	110,589	780,716	451,315	406,197	(35)	101,262	106,132
一般法律責任 General Liability	674,431	437,570	377,616	117,538	61,051	124,395	107,740	9,108	(121)	81,524	226,054
金錢損失 Pecuniary Loss	538,447	301,369	261,826	93,095	45,731	59,795	37,413	70,794	(2)	80,119	65,184
非比例協約再保險 Non-proportional Treaty Reinsurance	118,803	111,856	84,734	8,774	8,119	21,989	21,544	(46,555)	0	2,552	120,618
比例協約再保險 Proportional Treaty Reinsurance	222,299	198,885	166,807	70,444	65,208	83,136	81,736	95,472	0	8,656	(2,529)
總額 Total	4,698,840	2,655,526	2,403,348	841,997	460,122	1,605,659	1,130,374	1,033,247	(2,074)	340,260	571,793

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汽車, 損壞及法律責任 (直接業務)  
Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle	承保範圍 Coverage	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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
私家車 Private Cars	綜合 Comprehensive	654,558	514,072	488,858	200,571	146,124	222,928	195,893	207,249	(1,702)	75,483	61,704	33,386,248	104,699	
	第三者 Third Party	276,374	222,380	212,782	78,190	67,094	115,212	86,360	119,301	(195)	38,603	(12,021)		147,099	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	211,264	185,239	169,217	58,707	52,688	101,892	80,921	97,441	(599)	20,188	(501)	6,691,104	20,517	
	第三者 Third Party	178,088	157,732	145,286	48,159	45,202	97,414	80,099	110,568	(242)	19,058	(29,300)		40,906	
拖拉機 Tractors	綜合 Comprehensive	29,628	26,351	21,847	7,297	6,811	7,908	6,419	8,895	(235)	2,397	3,979	1,233,975	2,512	
	第三者 Third Party	23,000	20,689	18,011	6,228	5,767	13,648	12,682	9,714	(329)	1,907	952		5,175	
的士 Taxis	綜合 Comprehensive	15,909	12,003	11,486	1,208	783	6,490	5,136	8,866	271	1,252	314	137,816	726	
	第三者 Third Party	134,101	106,797	112,291	9,708	7,385	62,057	52,888	106,398	(611)	7,979	(8,860)		8,030	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,664	3,051	4,099	243	214	3,591	2,881	888	65	129	2,803	20,500	82
		第三者 Third Party	48,385	39,382	39,722	2,286	1,750	15,539	13,536	17,625	(26)	2,059	18,314		1,417
	紅色 Red	綜合 Comprehensive	4,072	3,540	3,871	274	274	5,669	2,998	2,166	68	114	1,249	17,300	80
		第三者 Third Party	24,898	21,725	20,242	1,682	1,682	11,659	7,415	14,393	142	819	3,206		593
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	15,079	13,100	13,137	3,145	2,861	10,782	9,242	6,521	(58)	1,396	2,417	782,330	1,356	
	第三者 Third Party	42,800	37,782	28,933	5,283	4,937	22,811	12,113	8,441	(1)	3,047	12,509		5,162	
電單車 Motor Cycles	綜合 Comprehensive	664	574	556	117	103	139	137	(10,476)	(5)	92	10,842	7,149	165	
	第三者 Third Party	27,492	25,270	25,757	8,003	7,681	7,792	6,609	8,746	(3)	6,213	3,120		22,951	
其他 Others	綜合 Comprehensive	9,351	6,490	6,065	1,327	627	7,601	7,411	3,446	(10)	831	1,171	404,531	811	
	第三者 Third Party	27,570	14,491	18,559	4,351	2,022	19,010	5,236	731	(12)	1,944	13,874		5,201	
總額 Grand Total	所有承保範圍 All Coverage	1,726,897	1,410,668	1,340,719	436,779	354,005	732,142	587,976	720,913	(3,482)	183,511	85,772	42,680,953	367,482	

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 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

(港幣千元)  
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職業行業 Trade Occupation	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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	4,829	4,308	3,254	1,003	980	3,168	3,098	3,029	(61)	423	(1,117)	206,717	
2 採礦及採石業 Mining & Quarrying	305	289	205	62	46	1	1	460	0	37	(338)	4,168	
3 製造業 Manufacturing	147,598	131,471	95,961	30,353	26,915	58,759	54,738	61,131	404	15,065	(7,554)	24,788,790	
4 電力, 燃氣及水務業 Electricity, Gas & Water	7,083	5,507	3,739	900	541	1,131	6,975	10,484	14	781	(8,081)	7,215,750	
5 a. 特別行業 Special Trades	323,905	285,407	220,894	54,269	49,924	89,134	79,332	112,177	(1,277)	26,083	33,987	17,718,711	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	21,854	20,289	17,730	3,815	3,800	3,939	3,890	6,873	0	1,691	5,366	968,853	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	836,610	706,428	606,578	73,571	54,693	353,761	312,673	455,297	1,502	55,436	39,650	71,368,896	
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	297,823	240,893	185,695	66,976	54,427	106,967	92,371	128,973	346	36,591	(34,642)	67,554,042	
b. 飲食及酒店業 Restaurants & Hotels	208,142	185,386	149,045	39,650	36,308	112,675	106,238	131,333	1,078	21,576	(41,250)	13,917,834	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	275,020	234,894	182,082	40,494	31,761	137,926	123,988	147,007	(680)	22,532	(18,538)	32,910,196	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	321,225	270,863	222,171	62,848	54,052	118,434	103,472	121,728	836	35,953	9,602	146,250,170	
9 社區, 社會及個人服務業 Community, Social & Personal Services	261,973	208,838	188,968	46,505	37,671	166,453	137,592	142,900	(71)	33,082	(24,614)	43,831,057	
10 其他/未分類職業 Others/Non-Classified Occupations	28,382	21,377	22,467	5,684	4,419	12,423	8,059	9,590	0	2,450	6,008	6,505,796	
總額 Grand Total	2,734,749	2,315,950	1,898,789	426,130	355,537	1,164,771	1,032,427	1,330,982	2,091	251,700	(41,521)	361,872,084	71,368,896