

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零一三年一月至六月
January to June 2013
 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	6,393,092	5,386,459	4,492,953	776,408	562,062	3,374,262	2,860,418	3,098,660	12,957	523,533	295,741
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,296,546	1,925,558	1,817,970	607,840	528,458	1,023,915	865,993	950,719	486	213,980	124,327
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	14,980	5,884	4,510	1,015	246	7,678	2,081	7,077	0	1,401	(4,214)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,487,866	978,752	614,339	144,948	97,805	610,116	329,107	347,366	(33)	59,725	109,476
貨運 Goods in Transit	736,377	481,627	439,720	126,989	79,059	284,062	198,356	188,394	(3)	87,979	84,291
財產損壞 Property Damage	4,337,368	1,896,889	1,780,488	880,466	448,878	1,436,538	581,151	688,951	(223)	338,872	304,010
一般法律責任 General Liability	5,863,559	4,461,664	3,659,774	875,454	649,522	1,848,040	1,478,385	2,141,339	(9,140)	607,234	270,819
金錢損失 Pecuniary Loss	1,312,695	748,551	709,142	268,885	120,689	251,322	99,614	133,262	(72)	189,458	265,805
非比例協約再保險 Non-proportional Treaty Reinsurance	130,013	123,516	90,501	10,184	8,426	16,384	16,082	29,209	0	2,650	50,216
比例協約再保險 Proportional Treaty Reinsurance	214,466	195,704	183,417	74,060	69,397	99,611	88,815	87,894	0	5,271	20,855
總額 Total	22,786,962	16,204,604	13,792,814	3,766,249	2,564,542	8,951,928	6,520,002	7,672,871	3,972	2,030,103	1,521,326

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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二零一三年一月至六月
January to June 2013
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 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	5,220,136	4,370,515	3,510,817	478,722	321,151	2,936,965	2,492,263	2,694,087	(393)	341,328	154,644	
	非醫療 Non-Medical	922,241	801,906	781,586	257,501	204,628	278,926	228,513	244,477	18	169,709	162,754	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,007,927	792,228	756,550	284,941	230,433	390,339	311,822	336,690	(23)	117,031	72,419	
	第三者 Third Party	795,647	651,566	653,619	165,618	145,323	441,142	366,986	384,944	526	85,848	36,978	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		9,862	766	803	342	(421)	7,046	562	(433)	0	1,134	523	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	179,062	94,213	89,795	28,384	12,773	120,036	67,970	76,423	(19)	10,417	(9,799)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	23,004	15,287	14,646	4,215	2,761	8,403	2,479	2,453	(1)	2,215	7,218
		承運人責任 Forwarder Liability	37,376	24,422	24,010	7,584	4,863	8,503	7,540	15,685	(1)	2,901	562
		船東責任保賠 Protection & Indemnity	770,035	556,082	286,202	43,046	38,712	388,414	204,587	170,087	0	25,356	52,047
		其他 Others	8,967	3,194	3,063	1,805	665	5,198	1,728	1,558	(1)	389	452
貨運 Goods in Transit		418,472	273,378	263,367	62,047	40,001	107,821	57,776	70,494	0	56,364	96,508	
財產損壞 Property Damage	火災 Fire	1,487,984	780,116	707,401	418,660	251,498	332,483	134,898	164,445	(83)	164,967	126,574	
	工程 Engineering	309,189	81,995	69,084	32,529	(9,794)	32,179	8,975	13,768	(51)	17,853	47,308	
	其他 Others	295,782	186,714	195,252	80,357	55,017	100,449	75,693	42,497	(17)	32,848	64,907	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,598,588	3,017,388	2,377,357	503,701	420,932	1,347,273	1,163,068	1,746,117	(9,262)	324,186	(104,616)	
	業主立案法團責任 Owners' Corporation Liability	22,182	16,752	13,321	4,539	3,073	957	609	4,076	0	2,060	4,112	
	其他 Others	1,407,778	883,879	823,350	223,436	140,117	367,783	217,134	293,727	(2)	178,392	211,116	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	282,077	258,506	289,926	78,518	68,822	0	(2,309)	(8,282)	0	31,537	197,849	
	其他 Others	479,264	192,734	147,256	72,958	(739)	129,130	49,662	44,524	(54)	70,272	33,253	
總額 Total		17,275,573	13,001,641	11,007,405	2,748,903	1,929,815	7,003,047	5,389,956	6,297,337	(9,363)	1,634,807	1,154,809	

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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	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	250,715	214,038	200,550	40,185	36,283	158,371	139,642	160,096	13,332	12,496	(21,657)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	492,972	481,764	407,801	157,281	152,702	192,434	187,185	229,085	(17)	11,101	14,930
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	5,118	5,118	3,707	673	667	632	1,519	7,510	0	267	(4,737)
船舶 - 損壞及法律責任 Ships, Damage & Liability	469,422	285,554	196,623	59,914	38,031	79,562	44,803	81,160	(11)	18,447	58,996
貨運 Goods in Transit	317,905	208,249	176,353	64,942	39,058	176,241	140,580	117,900	(3)	31,615	(12,217)
財產損壞 Property Damage	2,244,413	848,064	808,751	348,920	152,157	971,427	361,585	468,241	(72)	123,204	65,221
一般法律責任 General Liability	835,011	543,645	445,746	143,778	85,400	132,027	97,574	97,419	124	102,596	160,207
金錢損失 Pecuniary Loss	551,354	297,311	271,960	117,409	52,606	122,192	52,261	97,020	(18)	87,649	34,703
非比例協約再保險 Non-proportional Treaty Reinsurance	130,013	123,516	90,501	10,184	8,426	16,384	16,082	29,209	0	2,650	50,216
比例協約再保險 Proportional Treaty Reinsurance	214,466	195,704	183,417	74,060	69,397	99,611	88,815	87,894	0	5,271	20,855
總額	5,511,389	3,202,963	2,785,409	1,017,346	634,727	1,948,881	1,130,046	1,375,534	13,335	395,296	366,517

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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	700,376	525,567	503,958	202,177	155,721	266,472	202,224	226,765	(35)	89,095	32,412	35,040,364	112,255	
	第三者 Third Party	272,806	216,751	218,121	76,444	65,433	126,561	106,443	109,173	(82)	41,239	2,358		144,951	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	224,461	196,633	189,333	65,505	58,943	86,147	77,361	87,721	16	21,081	21,572	7,119,164	21,314	
	第三者 Third Party	173,831	154,994	153,026	48,385	45,554	110,474	102,832	113,674	6	18,730	(24,938)		39,424	
拖拉機 Tractors	綜合 Comprehensive	31,556	29,264	23,986	10,779	10,833	10,427	9,008	8,951	7	2,652	1,543	1,482,886	2,789	
	第三者 Third Party	22,719	20,590	19,524	7,063	6,534	12,754	12,003	13,406	16	1,227	(1,659)		5,112	
的士 Taxis	綜合 Comprehensive	18,301	13,701	12,103	1,434	933	12,238	10,238	10,633	(50)	1,215	(628)	143,543	772	
	第三者 Third Party	147,818	117,124	116,992	10,027	7,469	105,169	89,207	78,154	707	8,903	21,759		8,167	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,559	2,976	2,710	216	190	1,945	1,663	(318)	9	167	2,662	19,570	74
		第三者 Third Party	52,585	43,275	43,549	2,689	2,193	27,230	21,510	23,071	(106)	2,283	16,108		1,448
	紅色 Red	綜合 Comprehensive	3,515	3,060	3,421	259	259	2,769	2,431	(866)	29	99	3,900	14,730	66
		第三者 Third Party	26,540	23,226	21,394	1,858	1,858	13,495	12,917	9,965	(15)	932	8,654		597
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	14,275	12,209	13,374	2,677	2,303	6,979	6,396	(1,171)	1	1,541	10,700	802,042	1,412	
	第三者 Third Party	36,212	32,090	34,012	5,869	5,528	19,418	10,161	18,385	0	3,231	6,868		4,235	
電單車 Motor Cycles	綜合 Comprehensive	620	533	563	90	79	16	15	(114)	0	132	466	7,556	149	
	第三者 Third Party	28,265	26,080	25,194	8,247	8,122	7,599	6,859	14,208	0	6,738	(3,874)		23,718	
其他 Others	綜合 Comprehensive	11,264	8,285	7,102	1,804	1,172	3,346	2,486	5,089	0	1,049	(208)	640,944	901	
	第三者 Third Party	34,871	17,436	21,807	5,036	2,632	18,442	5,054	4,908	0	2,565	11,702		5,432	
總額 Grand Total	所有承保範圍 All Coverage	1,803,574	1,443,794	1,410,169	450,559	375,756	831,481	678,808	721,634	503	202,879	109,397	45,270,799	372,816	

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 二零一三年一月至六月
 January to June 2013
 僱員補償保險 (直接業務)
 Employees' Compensation Insurance (Direct Business)

(港幣千元)
(HK\$'000)

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, 林業及漁業 Agriculture, Forestry & Fishing	5,700	5,109	4,143	1,261	1,128	3,049	3,031	6,353	(28)	605	(3,915)	227,768	
2 採礦及採石業 Mining & Quarrying	423	396	809	61	50	123	123	84	0	45	630	9,919	
3 製造業 Manufacturing	171,939	155,217	116,768	35,387	31,495	54,483	50,088	61,399	109	18,365	5,400	28,036,230	
4 電力, 燃氣及水務業 Electricity, Gas & Water	9,564	8,295	4,243	907	680	5,826	2,623	1,024	0	1,427	1,112	4,957,208	
5 a. 特別行業 Special Trades	361,834	307,092	235,709	59,693	49,386	106,357	104,313	144,492	59	38,262	3,510	25,786,641	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	22,866	20,873	20,748	4,901	4,714	5,644	5,591	4,384	0	1,365	10,285	771,824	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,288,913	1,024,534	758,652	76,879	59,254	426,382	376,110	620,341	(10,600)	65,148	24,509		95,911,619
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	356,223	316,784	244,674	81,260	72,824	130,380	105,422	134,052	167	46,656	(9,025)	73,577,213	
b. 飲食及酒店業 Restaurants & Hotels	332,097	292,133	234,284	60,869	51,029	130,828	120,380	191,506	1,146	36,532	(45,929)	18,612,786	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	320,265	271,102	235,367	44,027	36,325	161,346	141,011	199,247	(345)	26,865	(26,725)	34,393,040	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	377,221	332,555	267,005	73,316	62,681	129,396	105,254	183,741	163	42,958	(22,538)	157,599,449	
9 社區, 社會及個人服務業 Community, Social & Personal Services	314,447	256,997	224,763	58,329	45,945	181,443	140,304	193,751	67	41,940	(56,940)	52,183,683	
10 其他/未分類職業 Others/Non-Classified Occupations	37,096	26,301	30,192	6,811	5,421	12,016	8,818	5,743	0	4,018	15,010	8,292,027	
總額 Grand Total	3,598,588	3,017,388	2,377,357	503,701	420,932	1,347,273	1,163,068	1,746,117	(9,262)	324,186	(104,616)	404,447,788	95,911,619