

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一四年一月至六月
 January to June 2014
 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	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	6,396,276	5,304,520	4,366,374	794,509	557,085	3,488,329	2,917,978	2,993,642	214	577,573	237,860
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,528,366	2,117,480	1,957,709	664,040	555,679	1,183,045	984,639	1,151,452	3,315	245,779	1,484
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	9,312	2,890	3,542	988	276	2,832	2,632	4,842	0	891	(2,467)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,840,315	1,256,549	727,876	170,424	105,352	614,138	408,432	525,821	3,677	79,237	13,789
貨運 Goods in Transit	721,495	458,028	416,874	125,403	78,916	403,636	183,568	154,986	(208)	80,387	102,793
財產損壞 Property Damage	4,376,899	1,878,652	1,882,063	918,396	454,156	1,082,256	448,594	596,690	(15,861)	364,103	482,975
一般法律責任 General Liability	5,673,548	4,492,744	4,186,749	958,687	742,141	2,329,828	1,870,793	2,370,220	2,063	647,126	425,199
金錢損失 Pecuniary Loss	1,280,859	526,158	686,631	245,327	145,906	339,530	133,704	114,106	(58)	240,732	185,945
非比例協約再保險 Non-proportional Treaty Reinsurance	143,890	136,615	99,927	11,297	10,572	21,313	20,775	33,274	0	3,386	52,695
比例協約再保險 Proportional Treaty Reinsurance	222,367	191,165	175,402	77,315	69,994	92,542	88,071	61,974	0	5,457	37,977
總額 Total	23,193,327	16,364,801	14,503,147	3,966,386	2,720,077	9,557,449	7,059,186	8,007,007	(6,858)	2,244,671	1,538,250

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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二零一四年一月至六月
January to June 2014
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	5,124,814	4,206,430	3,332,351	463,261	295,915	3,032,270	2,525,776	2,557,665	80	389,467	89,224	
	非醫療 Non-Medical	1,008,899	874,439	849,644	285,876	222,184	306,608	256,356	285,373	(33)	171,465	170,655	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,124,771	887,062	834,374	314,387	237,917	478,265	384,436	446,231	938	124,988	24,300	
	第三者 Third Party	830,048	676,288	681,981	172,250	146,610	473,554	376,802	420,488	2,378	87,389	25,116	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		7,061	639	567	347	(365)	779	584	(315)	0	754	493	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	204,874	110,020	100,124	32,259	14,154	94,461	60,110	89,956	0	11,302	(15,288)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	24,738	18,182	18,269	4,869	3,458	8,054	5,725	5,976	0	3,152	5,683
		承運人責任 Forwarder Liability	38,466	28,563	27,382	8,168	4,980	10,735	7,520	19,023	0	3,893	(514)
		船東責任保賠 Protection & Indemnity	1,110,339	832,884	371,689	61,131	44,469	278,142	186,267	308,872	3,677	41,470	(26,799)
		其他 Others	6,598	3,440	3,268	1,536	850	66	66	965	0	376	1,077
貨運 Goods in Transit		423,697	292,305	274,949	70,199	48,982	222,588	62,036	69,183	(142)	51,839	105,087	
財產損壞 Property Damage	火災 Fire	1,587,845	830,942	747,201	445,182	263,974	271,254	121,991	160,566	(5,692)	170,034	158,319	
	工程 Engineering	268,666	84,793	83,542	38,636	(9,154)	56,248	24,449	23,072	(857)	22,214	48,267	
	其他 Others	300,624	186,632	183,191	78,236	55,418	90,789	43,403	64,239	(99)	31,048	32,585	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,429,856	2,997,893	2,792,071	562,068	493,714	1,613,777	1,389,274	1,913,246	1,943	331,654	51,514	
	業主立案法團責任 Owners' Corporation Liability	21,565	16,324	14,163	4,524	3,190	1,487	1,190	9,754	0	2,024	(805)	
	其他 Others	1,417,470	936,838	902,712	243,796	150,426	421,559	253,408	305,096	0	206,286	240,904	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	208,812	193,929	267,441	60,751	52,849	801	(345)	(5,818)	0	33,682	186,728	
	其他 Others	506,891	180,974	171,207	66,784	25,707	202,316	74,065	46,150	38	92,748	6,564	
總額 Total		17,646,034	13,358,577	11,656,126	2,914,260	2,055,278	7,563,753	5,773,113	6,719,722	2,231	1,775,785	1,103,110	

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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	262,563	223,651	184,379	45,372	38,986	149,451	135,846	150,604	167	16,641	(22,019)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	573,547	554,130	441,354	177,403	171,152	231,226	223,401	284,733	(1)	33,402	(47,932)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,251	2,251	2,975	641	641	2,053	2,048	5,157	0	137	(2,960)
船舶 - 損壞及法律責任 Ships, Damage & Liability	455,300	263,460	207,144	62,461	37,441	222,680	148,744	101,029	0	19,044	49,630
貨運 Goods in Transit	297,798	165,723	141,925	55,204	29,934	181,048	121,532	85,803	(66)	28,548	(2,294)
財產損壞 Property Damage	2,219,764	776,285	868,129	356,342	143,918	663,965	258,751	348,813	(9,213)	140,807	243,804
一般法律責任 General Liability	804,657	541,689	477,803	148,299	94,811	293,005	226,921	142,124	120	107,162	133,586
金錢損失 Pecuniary Loss	565,156	151,255	247,983	117,792	67,350	136,413	59,984	73,774	(96)	114,302	(7,347)
非比例協約再保險 Non-proportional Treaty Reinsurance	143,890	136,615	99,927	11,297	10,572	21,313	20,775	33,274	0	3,386	52,695
比例協約再保險 Proportional Treaty Reinsurance	222,367	191,165	175,402	77,315	69,994	92,542	88,071	61,974	0	5,457	37,977
總額 Total	5,547,293	3,006,224	2,847,021	1,052,126	664,799	1,993,696	1,286,073	1,287,285	(9,089)	468,886	435,140

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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	750,784	563,611	546,004	219,037	154,029	337,559	258,621	307,230	49	93,576	(8,880)	41,669,809	119,113	
	第三者 Third Party	288,405	226,732	225,859	80,304	66,397	146,409	110,893	118,522	177	41,275	(512)		150,381	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	263,730	231,428	214,951	75,386	66,538	102,550	92,249	109,152	327	23,261	15,673	8,751,839	24,573	
	第三者 Third Party	174,753	155,775	156,553	47,910	44,278	120,583	106,032	116,836	901	18,431	(23,893)		39,253	
拖拉機 Tractors	綜合 Comprehensive	38,355	35,499	27,252	11,855	11,257	9,950	9,422	12,628	81	3,113	173	1,974,339	3,297	
	第三者 Third Party	23,679	20,569	19,552	7,325	6,408	8,825	7,876	10,252	199	1,048	1,645		5,784	
的士 Taxis	綜合 Comprehensive	36,459	26,659	17,539	2,249	1,138	13,412	10,309	11,759	393	2,032	2,217	280,787	1,388	
	第三者 Third Party	157,985	124,627	127,588	10,926	7,718	103,579	86,098	104,389	227	9,030	6,224		7,783	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,030	2,532	2,800	183	156	2,029	1,692	(591)	17	101	3,117	17,290	62
		第三者 Third Party	51,397	42,392	44,969	2,799	2,222	28,115	22,985	29,863	(126)	2,119	10,891		1,426
	紅色 Red	綜合 Comprehensive	2,829	2,473	2,729	224	216	2,001	1,972	(576)	3	79	3,007	11,460	50
		第三者 Third Party	27,252	23,845	21,067	1,755	1,678	11,082	10,343	5,879	6	901	12,603		620
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	15,655	13,399	12,570	2,947	2,625	3,864	3,408	1,593	65	1,551	6,736	943,910	1,582	
	第三者 Third Party	43,842	39,291	36,665	7,104	6,704	13,978	11,379	21,463	940	3,571	3,987		5,431	
電單車 Motor Cycles	綜合 Comprehensive	597	503	526	86	80	97	64	35	0	164	247	9,846	152	
	第三者 Third Party	30,645	28,273	27,258	8,800	8,640	16,313	16,065	13,116	0	8,395	(2,893)		25,889	
其他 Others	綜合 Comprehensive	13,332	10,958	10,003	2,420	1,878	6,803	6,699	5,001	3	1,111	2,010	648,459	1,175	
	第三者 Third Party	32,090	14,784	22,470	5,327	2,565	24,670	5,131	168	54	2,619	17,064		5,858	
總額 Grand Total	所有承保範圍 All Coverage	1,954,819	1,563,350	1,516,355	486,637	384,527	951,819	761,238	866,719	3,316	212,377	49,416	54,307,739	393,817	

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 二零一四年一月至六月
 January to June 2014
 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	5,901	5,230	4,871	1,423	1,210	3,903	3,865	6,943	(3)	552	(3,831)	245,237	
2	採礦及採石業 Mining & Quarrying	(91)	(87)	61	32	29	176	176	473	0	5	(446)	0	
3	製造業 Manufacturing	170,072	154,300	123,285	35,498	31,840	70,741	60,062	71,975	137	16,714	2,619	27,657,893	
4	電力, 燃氣及水務業 Electricity, Gas & Water	10,823	9,736	5,079	1,267	1,059	4,138	2,414	6,859	0	1,617	(4,456)	5,076,354	
5	a. 特別行業 Special Trades	398,414	339,326	292,703	75,441	62,577	146,107	134,853	187,588	1,288	38,147	3,103	26,068,215	
	b. 建造業 - 按年薪 Construction - on Annual Wage Basis	25,789	22,814	21,665	4,905	4,495	5,565	5,934	5,908	0	2,679	8,583	1,026,748	
	c. 建造業 - 按合約價值 Construction - on Contract Value Basis	921,244	807,549	884,355	84,579	79,473	540,445	476,740	709,171	(1,175)	57,817	39,069		93,138,407
6	a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	388,923	345,357	271,686	90,188	79,993	132,075	112,214	136,730	356	48,462	6,145	79,711,110	
	b. 飲食及酒店業 Restaurants & Hotels	338,059	293,995	290,463	59,213	52,409	149,284	135,386	180,451	183	34,907	22,513	19,364,271	
7	運輸, 倉庫及通訊業 Transport, Storage & Communication	328,899	278,916	255,073	47,593	40,043	166,187	144,672	195,967	322	26,960	(8,219)	38,037,788	
8	金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	450,457	394,994	306,369	85,268	72,748	165,853	137,769	156,164	850	45,578	31,029	200,297,213	
9	社區, 社會及個人服務業 Community, Social & Personal Services	338,360	306,169	306,735	67,237	59,570	214,054	164,494	242,955	(15)	52,453	(48,228)	54,011,078	
10	其他/未分類職業 Others/Non-Classified Occupations	53,006	39,594	29,726	9,424	8,268	15,249	10,695	12,062	0	5,763	3,633	9,765,280	
總額 Grand Total		3,429,856	2,997,893	2,792,071	562,068	493,714	1,613,777	1,389,274	1,913,246	1,943	331,654	51,514	461,261,187	93,138,407