

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一五年一月至六月
 January to June 2015
 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	7,073,814	5,637,492	4,667,411	912,412	583,343	3,758,086	3,151,603	3,271,555	256	690,489	121,768
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,572,512	2,144,782	1,984,118	690,279	575,724	1,285,943	1,066,202	1,239,795	53	258,958	(90,412)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	10,952	1,903	3,415	593	(329)	11,052	4,032	1,261	0	1,063	1,420
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,943,515	1,333,427	824,986	174,056	119,418	765,949	400,148	709,467	713	93,732	(98,344)
貨運 Goods in Transit	775,730	465,388	437,453	121,093	47,118	210,874	127,082	133,106	0	85,566	171,663
財產損壞 Property Damage	3,952,026	1,908,043	1,961,500	931,401	454,221	1,740,773	711,176	864,747	(22)	390,209	252,345
一般法律責任 General Liability	5,791,672	4,398,599	4,130,599	956,457	681,449	2,381,419	1,897,223	2,548,368	(24,141)	710,081	214,842
金錢損失 Pecuniary Loss	1,381,302	715,208	774,328	268,119	119,166	361,754	139,411	345,220	(258)	235,925	74,275
非比例協約再保險 Non-proportional Treaty Reinsurance	130,746	123,062	88,974	9,760	9,273	40,892	30,292	41,696	0	4,662	33,343
比例協約再保險 Proportional Treaty Reinsurance	250,224	212,764	181,028	72,996	65,569	142,649	117,324	84,605	0	8,642	22,212
總額 Total	23,882,493	16,940,668	15,053,812	4,137,166	2,654,952	10,699,391	7,644,493	9,239,820	(23,399)	2,479,327	703,112

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.

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零一五年一月至六月
January to June 2015
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	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	5,576,879	4,449,335	3,548,602	510,825	302,684	3,257,396	2,748,673	2,826,395	149	457,304	(37,930)	
	非醫療 Non-Medical	1,177,205	941,846	900,286	337,709	233,436	333,092	269,707	304,411	10	207,618	154,811	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,236,672	964,781	922,860	340,172	257,869	571,314	440,662	525,811	196	139,519	(535)	
	第三者 Third Party	785,175	646,985	672,732	170,076	143,493	512,619	429,325	493,219	(117)	94,411	(58,274)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		9,141	92	578	328	(594)	7,642	619	659	0	921	(408)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	179,477	96,825	104,125	29,801	13,501	130,936	73,493	56,200	0	11,095	23,329	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	27,369	21,383	21,322	4,775	3,667	7,617	4,994	3,695	0	2,756	11,204
		承運人責任 Forwarder Liability	40,328	30,752	30,499	8,772	5,964	15,248	11,794	10,513	0	2,874	11,148
		船東責任保賠 Protection & Indemnity	1,202,938	876,142	449,416	64,016	57,676	392,414	181,278	560,588	713	53,147	(222,708)
		其他 Others	7,517	4,046	3,552	1,797	1,126	72	49	99	0	563	1,764
貨運 Goods in Transit		432,184	284,451	277,747	59,803	16,106	108,852	64,136	59,430	0	54,730	147,481	
財產損壞 Property Damage	火災 Fire	1,671,897	895,297	794,902	471,863	278,870	463,508	165,146	194,220	306	184,359	137,147	
	工程 Engineering	230,821	53,064	74,446	34,934	(10,535)	69,548	19,708	33,220	(80)	26,066	25,775	
	其他 Others	276,829	180,913	184,378	76,729	55,651	68,562	48,115	55,625	3	31,749	41,350	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,562,847	2,985,715	2,713,346	573,295	464,160	1,887,811	1,584,672	1,985,227	(26,237)	401,126	(110,930)	
	業主立案法團責任 Owners' Corporation Liability	20,600	15,689	14,129	4,548	3,334	2,356	1,834	12,108	0	2,062	(3,375)	
	其他 Others	1,430,971	920,743	917,697	255,626	146,759	329,809	199,343	293,095	1,998	207,920	267,925	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	232,636	211,217	272,735	51,095	43,053	350	63	(1,010)	0	35,118	195,574	
	其他 Others	537,250	200,736	208,967	81,802	(5,753)	124,300	25,465	132,806	(139)	104,693	(22,640)	
總額 Total		18,638,736	13,780,012	12,112,319	3,077,966	2,010,467	8,283,446	6,269,076	7,546,311	(23,198)	2,018,031	560,708	

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一五年一月至六月
 January to June 2015
 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	319,730	246,311	218,523	63,878	47,223	167,598	133,223	140,749	97	25,567	4,887
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	550,665	533,016	388,526	180,031	174,362	202,010	196,215	220,765	(26)	25,028	(31,603)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,811	1,811	2,837	265	265	3,410	3,413	602	0	142	1,828
船舶 - 損壞及法律責任 Ships, Damage & Liability	485,886	304,279	216,072	64,895	37,484	219,662	128,540	78,372	0	23,297	76,919
貨運 Goods in Transit	343,546	180,937	159,706	61,290	31,012	102,022	62,946	73,676	0	30,836	24,182
財產損壞 Property Damage	1,772,479	778,769	907,774	347,875	130,235	1,139,155	478,207	581,682	(251)	148,035	48,073
一般法律責任 General Liability	777,254	476,452	485,427	122,988	67,196	161,443	111,374	257,938	98	98,973	61,222
金錢損失 Pecuniary Loss	611,416	303,255	292,626	135,222	81,866	237,104	113,883	213,424	(119)	96,114	(98,659)
非比例協約再保險 Non-proportional Treaty Reinsurance	130,746	123,062	88,974	9,760	9,273	40,892	30,292	41,696	0	4,662	33,343
比例協約再保險 Proportional Treaty Reinsurance	250,224	212,764	181,028	72,996	65,569	142,649	117,324	84,605	0	8,642	22,212
總額 Total	5,243,757	3,160,656	2,941,493	1,059,200	644,485	2,415,945	1,375,417	1,693,509	(201)	461,296	142,404

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一五年一月至六月
 January to June 2015
 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	
私家車 Private Cars		綜合 Comprehensive	799,437	587,830	579,896	232,002	163,025	384,980	282,621	376,060	(407)	100,445	(59,227)	45,497,316	131,182
		第三者 Third Party	295,276	231,156	230,335	84,349	69,117	150,402	124,964	151,901	(126)	41,823	(32,380)		154,236
貨車 Goods Carrying Vehicles		綜合 Comprehensive	302,645	259,801	245,645	86,965	75,916	138,418	120,886	103,140	87	28,762	37,740	10,680,136	28,243
		第三者 Third Party	147,872	131,369	139,197	42,087	38,708	119,885	109,845	127,450	203	19,175	(46,339)		35,602
拖拉機 Tractors		綜合 Comprehensive	39,383	36,133	30,347	12,101	11,327	11,543	10,791	16,554	35	3,026	(595)	2,148,349	3,536
		第三者 Third Party	20,676	18,528	17,770	7,047	6,349	11,228	9,747	7,815	59	1,270	2,277		4,994
的士 Taxis		綜合 Comprehensive	59,373	49,914	34,864	3,097	2,323	22,086	14,427	23,049	402	3,975	5,115	439,674	2,216
		第三者 Third Party	140,440	115,697	128,965	9,975	7,462	119,916	98,599	94,756	(256)	11,006	15,997		6,989
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,772	3,295	2,866	191	159	3,931	3,284	502	64	160	1,981	22,906	76
		第三者 Third Party	54,588	46,609	46,261	2,909	2,367	33,610	30,735	40,189	(138)	2,913	930		1,503
	紅色 Red	綜合 Comprehensive	2,747	2,492	2,828	223	217	1,472	1,375	(55)	6	102	2,558	15,020	45
		第三者 Third Party	25,175	22,848	21,948	1,748	1,698	12,460	10,738	13,170	26	1,164	5,890		565
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	15,304	13,092	14,263	2,798	2,469	3,884	3,097	2,359	10	1,566	7,859	1,063,621	1,743
		第三者 Third Party	38,096	34,020	35,994	6,288	5,895	25,939	22,152	33,397	107	3,756	(7,161)		4,925
電單車 Motor Cycles		綜合 Comprehensive	657	538	504	70	50	252	200	635	(1)	180	(360)	13,304	184
		第三者 Third Party	33,002	28,614	28,289	9,390	8,540	13,209	13,017	8,503	0	10,391	855		27,989
其他 Others		綜合 Comprehensive	13,354	11,686	11,647	2,725	2,383	4,748	3,981	3,567	0	1,303	4,394	561,068	1,163
		第三者 Third Party	30,050	18,144	23,973	6,283	3,357	25,970	9,528	16,038	8	2,913	1,657		5,968
總額 Grand Total	所有承保範圍 All Coverage		2,021,847	1,611,766	1,595,592	510,248	401,362	1,083,933	869,987	1,019,030	79	233,930	(58,809)	60,441,394	411,159

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一五年一月至六月
 January to June 2015
 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, 林木業及漁業 Agriculture, Forestry & Fishing	6,684	5,859	5,679	1,647	1,381	5,244	5,266	5,880	(7)	728	(2,303)	262,520	
2 採礦及採石業 Mining & Quarrying	(70)	(71)	1,546	3	85	603	603	(216)	0	25	1,652	411	
3 製造業 Manufacturing	164,680	148,956	122,628	34,961	31,473	73,096	64,211	74,281	198	18,434	(1,758)	28,550,293	
4 電力, 燃氣及水務業 Electricity, Gas & Water	10,660	8,510	5,771	1,346	719	3,269	1,861	1,622	0	2,126	1,304	4,955,436	
5 a. 特別行業 Special Trades	348,475	295,385	305,354	74,220	59,248	167,759	136,377	178,361	236	49,939	17,570	26,750,474	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	27,581	24,206	22,836	5,424	4,888	10,549	10,045	26,393	(3)	1,872	(10,314)	1,363,692	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,125,948	922,651	818,102	90,268	65,660	730,764	613,395	780,991	(28,293)	80,753	(81,009)		131,035,998
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	388,265	324,948	277,515	94,935	77,891	153,769	138,637	149,294	182	49,879	269	83,438,068	
b. 飲食及酒店業 Restaurants & Hotels	331,120	281,647	256,725	57,105	50,661	195,740	167,439	188,305	(185)	37,569	(19,625)	21,529,169	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	324,255	270,208	257,567	49,970	39,509	166,227	143,056	162,513	325	34,288	20,932	31,512,979	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	443,378	371,474	313,216	87,910	70,267	157,378	134,677	174,319	960	52,319	15,351	203,753,269	
9 社區, 社會及個人服務業 Community, Social & Personal Services	353,026	304,971	303,914	68,086	56,046	209,906	162,179	232,881	350	68,381	(53,744)	64,867,796	
10 其他/未分類職業 Others/Non-Classified Occupations	38,845	26,971	22,493	7,420	6,332	13,507	6,926	10,603	0	4,813	745	8,399,003	
總額 Grand Total	3,562,847	2,985,715	2,713,346	573,295	464,160	1,887,811	1,584,672	1,985,227	(26,237)	401,126	(110,930)	475,383,110	131,035,998