

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一一年一月至九月
 January to September 2011
 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	7,679,357	6,418,341	5,529,176	1,011,877	721,573	4,277,307	3,597,079	3,789,580	3,265	691,800	322,958
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,758,750	2,271,727	2,107,363	643,577	563,748	1,164,234	965,958	1,299,138	(2,533)	267,639	(20,629)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	20,944	9,043	8,164	2,841	1,359	2,271	780	4,614	0	1,654	537
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,429,756	971,181	779,279	181,316	127,623	691,959	484,259	627,228	1,224	94,248	(71,044)
貨運 Goods in Transit	1,062,321	749,419	724,155	192,527	128,413	399,700	281,857	329,514	(876)	140,638	126,466
財產損壞 Property Damage	6,256,194	2,879,105	2,579,349	1,210,078	634,818	1,288,836	631,712	853,451	(2,791)	472,852	621,019
一般法律責任 General Liability	6,149,749	4,432,507	3,946,167	959,807	675,922	2,373,805	1,776,685	2,315,131	4,635	663,066	287,413
金錢損失 Pecuniary Loss	1,674,647	886,989	972,359	205,188	50,656	309,862	66,885	65,937	(234)	223,000	633,000
非比例協約再保險 Non-proportional Treaty Reinsurance	127,598	119,170	105,245	9,492	8,685	29,895	29,494	(89,119)	(39)	2,402	183,316
比例協約再保險 Proportional Treaty Reinsurance	259,749	235,590	208,376	90,036	82,499	92,452	86,918	106,662	(13)	8,680	10,548
總額 Total	27,419,065	18,973,072	16,959,633	4,506,739	2,995,296	10,630,321	7,921,627	9,302,136	2,638	2,565,979	2,093,584

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 Risk 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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 二零一一年一月至九月
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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 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	6,008,532	5,043,972	4,222,295	589,917	417,675	3,648,575	3,110,986	3,229,913	3,305	452,549	118,853	
	非醫療 Non-Medical	1,272,094	1,044,134	995,710	354,385	259,987	392,402	290,077	343,089	269	219,465	172,900	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,326,972	1,075,671	1,031,118	364,546	315,521	501,310	437,157	502,886	114	137,068	75,529	
	第三者 Third Party	1,159,582	942,087	881,628	237,091	210,229	577,786	447,582	636,653	(2,449)	111,057	(73,862)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		14,456	3,440	3,388	1,796	532	1,781	349	1,726	0	1,375	(245)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	234,404	114,890	112,076	34,187	13,597	168,939	88,280	98,459	980	19,538	(20,498)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	33,254	18,457	18,096	5,414	2,125	3,133	2,109	3,247	(6)	3,071	9,659
		承運人責任 Forwarder Liability	46,778	31,397	29,307	9,200	5,837	11,773	8,138	15,683	0	5,896	1,891
		船東責任保賠 Protection & Indemnity	648,984	491,408	356,729	51,672	46,389	317,020	254,502	383,104	45	40,038	(112,847)
		其他 Others	9,478	5,582	4,357	1,856	1,062	214	48	1,848	0	1,414	33
貨運 Goods in Transit		673,581	458,914	453,331	108,714	67,382	163,703	85,991	117,723	(25)	102,840	165,411	
財產損壞 Property Damage	火災 Fire	2,039,873	1,123,194	1,035,472	580,474	349,231	294,738	157,505	173,371	(831)	232,707	280,994	
	工程 Engineering	350,827	92,217	91,848	47,844	(17,407)	79,979	15,496	35,049	(1,026)	26,556	48,676	
	其他 Others	409,961	277,296	254,592	111,836	79,838	98,490	60,309	95,070	(749)	39,656	40,777	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,335,927	2,761,354	2,380,151	517,078	442,582	1,636,593	1,392,361	1,749,755	5,294	312,805	(130,285)	
	業主立案法團責任 Owners' Corporation Liability	32,287	22,508	14,132	6,578	4,061	624	276	5,721	(45)	3,114	1,281	
	其他 Others	1,882,555	1,032,900	1,007,373	291,817	140,201	550,379	229,333	446,885	(770)	229,160	191,897	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	446,063	385,989	487,682	4,934	4,934	690	576	(16,279)	0	31,349	467,678	
	其他 Others	597,005	199,292	184,106	86,082	(17,129)	149,493	55,298	20,438	(231)	76,918	104,110	
總額 Total		20,522,613	15,124,702	13,563,391	3,405,421	2,326,647	8,597,622	6,636,373	7,844,341	3,875	2,046,576	1,341,952	

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 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	398,731	330,235	311,171	67,575	43,911	236,330	196,016	216,578	(309)	19,786	31,205
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	272,196	253,969	194,617	41,940	37,998	85,138	81,219	159,599	(198)	19,514	(22,296)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,488	5,603	4,776	1,045	827	490	431	2,888	0	279	782
船舶 - 損壞及法律責任 Ships, Damage & Liability	456,858	309,447	258,714	78,987	58,613	190,880	131,182	124,887	205	24,291	50,718
貨運 Goods in Transit	388,740	290,505	270,824	83,813	61,031	235,997	195,866	211,791	(851)	37,798	(38,945)
財產損壞 Property Damage	3,455,533	1,386,398	1,197,437	469,924	223,156	815,629	398,402	549,961	(185)	173,933	250,572
一般法律責任 General Liability	898,980	615,745	544,511	144,334	89,078	186,209	154,715	112,770	156	117,987	224,520
金錢損失 Pecuniary Loss	631,579	301,708	300,571	114,172	62,851	159,679	11,011	61,778	(3)	114,733	61,212
非比例協約再保險 Non-proportional Treaty Reinsurance	127,598	119,170	105,245	9,492	8,685	29,895	29,494	(89,119)	(39)	2,402	183,316
比例協約再保險 Proportional Treaty Reinsurance	259,749	235,590	208,376	90,036	82,499	92,452	86,918	106,662	(13)	8,680	10,548
總額 Total	6,896,452	3,848,370	3,396,242	1,101,318	668,649	2,032,699	1,285,254	1,457,795	(1,237)	519,403	751,632

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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	920,812	719,118	705,921	259,576	218,894	333,590	291,391	303,782	1,332	99,379	82,534	46,030,529	150,124	
	第三者 Third Party	398,417	318,299	302,376	113,196	99,371	202,388	160,808	186,053	(143)	46,863	(29,768)		216,753	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	289,836	257,611	228,102	83,935	77,645	105,955	94,806	129,083	(1,006)	28,265	(5,885)	8,849,026	29,767	
	第三者 Third Party	246,462	221,807	205,870	70,481	67,202	151,880	124,365	172,551	(844)	25,072	(58,111)		60,484	
拖拉機 Tractors	綜合 Comprehensive	37,373	33,323	30,089	10,616	9,871	10,370	9,198	14,364	(109)	3,397	2,566	1,491,191	3,287	
	第三者 Third Party	26,689	24,223	23,348	7,445	7,077	29,224	23,590	24,431	(216)	3,212	(11,156)		6,249	
的士 Taxis	綜合 Comprehensive	23,187	17,688	17,686	1,824	1,314	10,971	9,715	20,197	0	1,850	(5,675)	191,857	1,056	
	第三者 Third Party	222,214	174,840	166,496	16,051	12,407	77,634	67,815	150,097	(5)	12,205	(8,208)		13,361	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	11,341	9,511	10,892	673	612	6,370	5,365	5,580	0	315	4,385	54,930	246
		第三者 Third Party	77,838	61,623	53,879	3,681	2,435	27,264	24,435	43,363	0	3,559	4,522		2,195
	紅色 Red	綜合 Comprehensive	8,178	7,114	7,682	609	609	7,122	6,504	11,255	0	338	(4,520)	32,360	153
		第三者 Third Party	36,690	31,796	30,530	2,424	2,423	15,194	9,198	17,145	0	970	9,992		852
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	22,739	20,127	19,922	5,075	4,753	22,234	15,472	10,911	(61)	2,201	2,118	1,273,521	2,436	
	第三者 Third Party	43,667	38,683	30,092	5,695	5,366	31,397	15,797	24,229	(653)	3,626	(2,476)		7,317	
電單車 Motor Cycles	綜合 Comprehensive	768	652	635	135	116	4	4	(720)	3	121	1,115	7,605	171	
	第三者 Third Party	42,453	38,831	37,153	11,786	11,540	12,154	10,338	10,376	(4)	8,670	6,571		35,336	
其他 Others	綜合 Comprehensive	12,738	10,527	10,189	2,103	1,707	4,694	4,702	8,434	(45)	1,203	(1,110)	558,154	1,129	
	第三者 Third Party	65,152	31,985	31,884	6,332	2,408	30,651	11,236	8,408	(584)	6,879	14,773		8,767	
總額 Grand Total	所有承保範圍 All Coverage	2,486,554	2,017,758	1,912,746	601,637	525,750	1,079,096	884,739	1,139,539	(2,335)	248,125	1,667	58,489,173	539,683	

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二零一一年一月至九月
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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	8,220	6,977	4,884	1,652	1,537	4,013	3,987	5,489	51	725	(2,918)	312,186	
2 採礦及採石業 Mining & Quarrying	1,120	1,007	551	180	180	2	2	348	0	55	(32)	65,390	
3 製造業 Manufacturing	167,029	146,570	135,117	38,101	34,561	100,001	80,733	80,642	659	17,948	1,307	32,895,063	
4 電力, 燃氣及水務業 Electricity, Gas & Water	6,861	5,430	4,628	1,089	757	1,485	1,245	305	30	583	2,953	4,507,734	
5 a. 特別行業 Special Trades	354,207	304,909	261,828	68,443	61,336	120,218	109,131	174,416	885	32,985	(7,794)	23,111,486	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	29,220	27,138	15,334	5,833	5,808	5,439	4,786	8,297	(37)	3,735	(2,469)	965,555	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,044,029	884,012	730,410	81,587	70,566	484,568	416,319	560,851	1,192	61,050	36,751		99,996,961
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	327,197	269,644	254,234	79,840	69,718	139,875	116,716	150,902	774	38,885	(6,045)	83,215,225	
b. 飲食及酒店業 Restaurants & Hotels	229,750	206,405	180,785	46,499	44,197	153,742	144,882	193,244	(639)	24,776	(80,793)	19,874,465	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	333,629	279,754	237,013	53,298	46,364	189,865	169,977	206,105	171	32,652	(48,279)	37,331,686	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	396,270	327,796	295,075	78,499	66,748	173,649	148,725	191,889	1,116	46,826	(11,504)	195,118,321	
9 社區, 社會及個人服務業 Community, Social & Personal Services	404,253	276,046	235,832	54,869	34,959	244,472	181,364	160,451	1,092	49,021	(9,691)	125,199,137	
10 其他/未分類職業 Others/Non-Classified Occupations	34,142	25,666	24,460	7,188	5,851	19,264	14,494	16,816	0	3,564	(1,771)	8,044,369	
總額 Grand Total	3,335,927	2,761,354	2,380,151	517,078	442,582	1,636,593	1,392,361	1,749,755	5,294	312,805	(130,285)	530,640,617	99,996,961