

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一四年一月至九月
 January to September 2014
 直接及分入再保險業務
 Direct & Reinsurance Inward Business

業務類別 Class of Business	(港幣千元) (HK\$'000)										
	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	9,313,430	7,641,877	6,700,607	1,206,212	870,046	5,323,446	4,453,070	4,547,944	72	868,774	413,771
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,800,303	3,190,159	2,957,821	992,316	826,313	1,837,618	1,494,117	1,779,613	5,321	380,691	(34,117)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	13,921	5,740	5,276	1,728	577	3,367	3,165	6,551	0	1,295	(3,147)
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,153,218	1,451,801	1,114,331	230,300	154,689	894,452	557,341	794,413	5,226	121,806	38,197
貨運 Goods in Transit	1,218,487	676,985	644,786	199,490	99,822	561,111	209,756	218,574	(208)	123,258	203,340
財產損壞 Property Damage	6,940,748	3,109,998	2,905,035	1,390,259	709,756	1,676,976	717,993	947,767	(14,763)	558,384	703,891
一般法律責任 General Liability	8,598,128	6,653,738	6,340,147	1,425,391	1,087,490	3,574,127	2,810,222	3,731,039	(2,294)	974,437	549,475
金錢損失 Pecuniary Loss	2,157,749	1,092,533	1,134,789	435,761	182,841	464,695	200,601	195,699	(18)	325,797	430,470
非比例協約再保險 Non-proportional Treaty Reinsurance	173,377	162,876	146,780	13,760	12,755	39,524	38,276	70,525	0	4,351	59,149
比例協約再保險 Proportional Treaty Reinsurance	357,468	315,367	290,505	118,792	107,124	154,003	143,139	144,899	0	8,954	29,528
總額 Total	34,726,829	24,301,074	22,240,077	6,014,009	4,051,413	14,529,319	10,627,680	12,437,024	(6,664)	3,367,747	2,390,557

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.

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business

二零一四年一月至九月
January to September 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 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	7,371,537	5,961,657	5,101,081	681,582	449,406	4,616,635	3,850,281	3,880,588	18	577,196	193,873	
	非醫療 Non-Medical	1,562,389	1,361,005	1,321,424	450,844	356,056	480,070	397,531	442,866	(127)	266,940	255,689	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,726,983	1,365,312	1,268,706	477,828	358,914	743,572	589,503	697,839	1,547	194,347	16,059	
	第三者 Third Party	1,265,159	1,043,401	1,021,654	260,564	222,440	747,334	568,155	650,736	3,765	136,697	8,016	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		9,256	1,076	890	666	(485)	779	584	(868)	0	1,044	1,199	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	292,167	159,592	149,881	47,102	22,241	139,181	72,496	120,265	1,123	18,310	(12,058)	
	船舶法律責任 Ships Liability	本地船隻責任 Local Vessels Liability	36,737	27,090	26,279	6,592	4,575	9,449	6,972	8,900	0	4,596	8,208
		承運人責任 Forwarder Liability	64,699	48,751	41,163	12,228	7,977	20,086	14,340	44,151	0	6,815	(17,780)
		船東責任保障 Protection & Indemnity	1,165,333	850,021	586,581	81,989	69,415	470,603	338,063	478,567	4,103	61,343	(26,847)
		其他 Others	9,096	5,190	4,874	2,054	1,175	370	327	1,019	0	480	2,200
貨運 Goods in Transit		625,774	427,973	413,680	102,228	72,590	292,432	60,649	82,078	(142)	78,381	180,773	
財產損壞 Property Damage	火災 Fire	2,342,939	1,224,832	1,126,244	659,125	408,775	420,127	189,119	256,650	(4,376)	258,660	206,535	
	工程 Engineering	367,751	128,456	125,474	55,714	(8,932)	85,947	37,506	36,315	(873)	33,081	65,883	
	其他 Others	441,747	279,930	270,971	116,742	83,436	117,934	64,452	88,796	(116)	45,370	53,485	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	5,155,369	4,372,077	4,223,731	827,394	719,178	2,534,282	2,151,261	2,983,111	498	508,210	12,734	
	業主立案法團責任 Owners' Corporation Liability	28,590	21,464	21,058	6,441	4,604	2,442	2,092	20,254	0	2,694	(6,494)	
	其他 Others	2,163,532	1,461,694	1,367,948	369,604	231,390	661,041	363,470	495,904	(2,825)	299,742	343,737	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	385,266	356,574	412,166	104,879	91,544	1,627	395	(8,708)	0	50,767	278,563	
	其他 Others	819,566	328,051	299,025	108,131	(16,038)	237,525	91,427	69,933	130	135,049	109,951	
總額 Total		25,833,890	19,424,146	17,782,830	4,371,707	3,078,261	11,581,436	8,798,623	10,348,396	2,725	2,679,722	1,673,726	

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business

二零一四年一月至九月
January to September 2014
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	379,504	319,215	278,102	73,786	64,584	226,741	205,258	224,490	181	24,638	(35,791)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	808,161	781,446	667,461	253,924	244,959	346,712	336,459	431,038	9	49,647	(58,192)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	4,665	4,664	4,386	1,062	1,062	2,588	2,581	7,419	0	251	(4,346)
船舶 - 損壞及法律責任 Ships, Damage & Liability	585,186	361,157	305,553	80,335	49,306	254,763	125,143	141,511	0	30,262	84,474
貨運 Goods in Transit	592,713	249,012	231,106	97,262	27,232	268,679	149,107	136,496	(66)	44,877	22,567
財產損壞 Property Damage	3,788,311	1,476,780	1,382,346	558,678	226,477	1,052,968	426,916	566,006	(9,398)	221,273	377,988
一般法律責任 General Liability	1,250,637	798,503	727,410	221,952	132,318	376,362	293,399	231,770	33	163,791	199,498
金錢損失 Pecuniary Loss	952,917	407,908	423,598	222,751	107,335	225,543	108,779	134,474	(148)	139,981	41,956
非比例協約再保險 Non-proportional Treaty Reinsurance	173,377	162,876	146,780	13,760	12,755	39,524	38,276	70,525	0	4,351	59,149
比例協約再保險 Proportional Treaty Reinsurance	357,468	315,367	290,505	118,792	107,124	154,003	143,139	144,899	0	8,954	29,528
總額 Total	8,892,939	4,876,928	4,457,247	1,642,302	973,152	2,947,883	1,829,057	2,088,628	(9,389)	688,025	716,831

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零一四年一月至九月
January to September 2014
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 千元 \$'000	淨保費 Net Premiums 千元 \$'000	滿期保費 淨額 Net Earned Premiums 千元 \$'000	須付的佣金 毛額 Gross Commissions Payable 千元 \$'000	須付的佣金 淨額 Net Commissions Payable 千元 \$'000	已償付申索 毛額 Gross Claims Paid 千元 \$'000	已償付申索 淨額 Net Claims Paid 千元 \$'000	已承付申索 淨額 Net Claims Incurred 千元 \$'000	未過期風險 調整 Unexpired Risks Adjustment 千元 \$'000	管理開支 Management Expenses 千元 \$'000	承保利潤/ (虧損) Underwriting Profit/(Loss) 千元 \$'000	總保額 Total Sums Insured 千元 \$'000	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	1,141,340	860,032	826,405	333,021	232,643	525,845	401,782	467,275	9	143,779	(17,301)	63,148,755	182,434	
	第三者 Third Party	430,733	346,177	339,367	122,421	101,070	257,462	173,449	189,353	212	63,793	(15,061)		229,322	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	416,868	365,189	327,824	115,451	101,016	158,213	136,369	181,311	476	38,230	6,791	14,164,210	39,091	
	第三者 Third Party	257,174	229,600	230,570	70,887	65,252	178,621	157,498	163,857	1,249	27,453	(27,241)		57,677	
拖拉機 Tractors	綜合 Comprehensive	53,486	48,350	41,450	16,366	15,231	16,923	15,890	18,613	121	4,366	3,119	2,752,185	4,856	
	第三者 Third Party	34,138	29,662	28,874	11,027	9,657	14,672	13,350	18,979	301	1,588	(1,651)		8,244	
的士 Taxis	綜合 Comprehensive	57,130	42,122	28,832	3,443	1,763	20,078	15,049	21,839	810	2,953	1,467	436,536	2,180	
	第三者 Third Party	241,443	192,118	191,566	16,423	11,778	153,585	125,512	163,384	270	13,082	3,052		11,865	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	5,166	4,307	4,014	293	242	3,534	3,027	(1,013)	18	172	4,595	30,860	105
		第三者 Third Party	84,335	69,820	66,536	4,258	3,356	39,842	32,188	45,293	28	3,305	14,554		2,348
	紅色 Red	綜合 Comprehensive	5,059	4,435	4,030	339	324	3,335	3,263	(1,178)	2	141	4,741	21,270	88
		第三者 Third Party	38,509	33,711	32,055	2,644	2,534	18,362	17,070	11,382	(13)	1,216	16,936		874
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	26,893	22,823	19,068	4,951	4,340	6,715	5,565	4,031	108	2,665	7,924	1,712,447	2,861	
	第三者 Third Party	67,899	60,888	55,875	11,579	11,081	24,756	17,659	32,708	1,632	6,124	4,330		8,184	
電單車 Motor Cycles	綜合 Comprehensive	990	857	869	146	130	127	93	101	(1)	328	311	17,294	222	
	第三者 Third Party	46,945	43,661	40,234	13,428	13,106	23,727	23,426	18,996	(1)	13,016	(4,883)		39,924	
其他 Others	綜合 Comprehensive	20,051	17,197	16,214	3,818	3,225	8,802	8,465	6,860	4	1,713	4,412	1,031,073	1,945	
	第三者 Third Party	63,983	37,764	36,577	7,897	4,606	36,307	8,003	6,784	87	7,120	17,980		10,328	
總額 Grand Total	所有承保範圍 All Coverage	2,992,142	2,408,713	2,290,360	738,392	581,354	1,490,906	1,157,658	1,348,575	5,312	331,044	24,075	83,314,630	602,548	

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零一四年一月至九月
January to September 2014
僱員補償保險 (直接業務)
Employees' Compensation Insurance (Direct Business)

(千元)
(\$'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	9,637	8,453	8,670	2,279	2,174	7,079	7,026	10,574	(22)	925	(4,981)	392,021	
2 採礦及採石業 Mining & Quarrying	2,645	2,373	1,149	354	225	195	195	1,066	0	189	(331)	210,863	
3 製造業 Manufacturing	225,749	200,127	183,404	49,123	43,946	110,405	96,283	122,983	(98)	22,508	(5,935)	38,137,557	
4 電力、燃氣及水務業 Electricity, Gas & Water	10,834	9,773	6,405	1,308	1,118	4,667	2,759	11,760	(2)	1,642	(8,113)	5,935,199	
5 a. 特別行業 Special Trades	585,425	501,667	465,964	114,078	92,480	224,268	202,034	300,114	850	57,496	15,024	37,488,901	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	39,408	35,723	31,530	7,646	7,197	8,085	8,451	6,700	0	2,425	15,208	1,392,059	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,491,180	1,198,840	1,345,065	133,625	117,269	886,614	758,794	1,082,919	(1,221)	95,453	50,645		150,218,983
6 a. 批發、零售及進出口貿易 Wholesale, Retail & Import/Export Trades	534,537	474,072	409,072	131,849	118,043	202,089	174,723	233,600	(78)	65,266	(7,759)	108,743,801	
b. 飲食及酒店業 Restaurants & Hotels	490,155	430,626	428,436	90,020	80,195	233,940	213,035	287,634	1,102	53,399	6,106	30,742,263	
7 運輸、倉庫及通訊業 Transport, Storage & Communication	476,675	406,349	380,704	71,585	61,768	239,271	207,816	294,003	47	41,895	(17,009)	48,076,837	
8 金融、保險、地產及商用服務業 Financing, Insurance, Real Estate & Business Services	618,782	542,978	464,443	119,456	103,116	264,606	213,206	252,466	152	69,320	39,389	265,558,551	
9 社區、社會及個人服務業 Community, Social and Personal Services	610,651	516,386	464,035	94,629	81,299	334,313	254,687	366,816	(232)	91,477	(75,325)	148,377,297	
10 其他/未分類職業 Others/Non-Classified Occupations	59,691	44,710	34,854	11,442	10,348	18,750	12,252	12,476	0	6,215	5,815	11,535,907	
總額 Grand Total	5,155,369	4,372,077	4,223,731	827,394	719,178	2,534,282	2,151,261	2,983,111	498	508,210	12,734	696,591,256	150,218,983