

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一六年一月至九月
 January to September 2016
 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	11,258,837	8,824,216	7,734,398	1,466,976	960,756	6,665,309	5,406,723	5,450,658	(2,961)	1,119,609	206,336
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,998,136	3,357,245	3,229,762	1,170,560	976,673	2,222,978	1,814,578	2,066,332	4,609	395,952	(213,804)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	55,190	12,024	9,681	4,480	2,595	6,220	5,871	1,392	0	2,401	3,293
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,299,052	1,103,413	1,013,203	259,349	165,334	888,241	416,221	466,527	317	158,101	222,924
貨運 Goods in Transit	1,038,300	668,071	618,397	164,998	101,086	355,047	216,516	221,503	(184)	122,412	173,580
財產損壞 Property Damage	6,282,425	3,184,184	3,140,450	1,463,013	784,916	2,278,610	881,914	997,479	(4,464)	658,495	704,024
一般法律責任 General Liability	8,430,696	6,159,313	6,083,392	1,432,471	962,908	4,025,090	3,110,407	3,886,188	7,686	1,134,039	92,571
金錢損失 Pecuniary Loss	1,900,318	1,004,767	947,487	385,312	118,359	1,197,695	425,855	423,112	45,076	356,045	4,895
非比例協約再保險 Non-proportional Treaty Reinsurance	145,007	136,751	123,435	12,064	11,432	25,757	24,600	25,742	0	5,556	80,705
比例協約再保險 Proportional Treaty Reinsurance	334,056	270,093	258,031	114,018	99,546	143,719	117,305	131,253	(752)	12,527	15,457
總額 Total	35,742,017	24,720,077	23,158,236	6,473,241	4,183,605	17,808,666	12,419,990	13,670,186	49,327	3,965,137	1,289,981

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
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 二零一六年一月至九月
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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 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	8,630,450	6,798,572	5,806,467	769,415	510,806	5,669,867	4,608,098	4,615,443	2,748	720,757	(43,287)	
	非醫療 Non-Medical	1,972,091	1,522,396	1,459,476	574,111	376,708	631,118	500,383	518,459	186	333,693	230,430	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,946,532	1,555,104	1,499,854	532,458	400,769	1,006,251	769,146	881,482	3,306	231,011	(16,714)	
	第三者 Third Party	1,147,745	948,124	958,927	244,922	200,899	822,541	672,587	744,425	1,322	133,738	(121,457)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		13,705	655	869	364	(1,042)	1,405	1,040	968	0	1,492	(549)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	239,047	135,702	136,216	40,953	18,417	132,612	82,835	43,537	(117)	22,257	52,122	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	31,832	22,655	22,704	5,538	3,788	8,464	5,407	3,982	1	4,340	10,593
		承運人責任 Forwarder Liability	47,070	33,946	41,762	11,343	7,144	30,000	22,551	13,772	0	5,184	15,662
		船東責任保賠 Protection & Indemnity	1,429,537	559,811	454,664	105,387	77,554	466,623	155,235	180,239	381	79,182	117,308
		其他 Others	6,921	4,595	5,291	1,456	844	5,307	4,146	4,451	0	564	(568)
貨運 Goods in Transit		601,736	406,128	382,721	81,221	49,028	181,276	95,250	100,179	(178)	80,991	152,701	
財產損壞 Property Damage	火災 Fire	2,404,072	1,299,932	1,220,411	703,338	428,068	539,780	260,558	271,609	(1,273)	305,170	216,837	
	工程 Engineering	458,743	216,116	139,012	49,754	(15,310)	97,989	33,339	45,284	168	74,675	34,195	
	其他 Others	452,363	260,113	266,837	119,167	79,600	145,066	66,401	31,819	20	48,854	106,544	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	4,993,595	4,073,940	3,996,097	837,504	638,582	2,960,075	2,510,493	3,061,913	7,617	597,316	(309,331)	
	業主立案法團責任 Owners' Corporation Liability	27,332	20,544	20,284	6,623	4,899	5,393	4,568	(86)	1	3,025	12,445	
	其他 Others	2,297,825	1,389,492	1,384,548	399,307	208,008	766,500	405,481	505,424	27	373,794	297,295	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	384,199	342,215	331,176	83,643	70,413	4,931	3,667	1,527	0	56,530	202,706	
	其他 Others	789,406	282,949	256,289	123,494	(19,770)	654,149	200,248	105,770	16,630	167,463	(13,804)	
總額 Total		27,874,201	19,872,989	18,383,605	4,689,998	3,039,405	14,129,347	10,401,433	11,130,197	30,839	3,240,036	943,128	

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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	656,296	503,248	468,455	123,450	73,242	364,324	298,242	316,756	(5,895)	65,159	19,193
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	903,859	854,017	770,981	393,180	375,005	394,186	372,845	440,425	(19)	31,203	(75,633)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	41,485	11,369	8,812	4,116	3,637	4,815	4,831	424	0	909	3,842
船舶 - 損壞及法律責任 Ships, Damage & Liability	544,645	346,704	352,566	94,672	57,587	245,235	146,047	220,546	52	46,574	27,807
貨運 Goods in Transit	436,564	261,943	235,676	83,777	52,058	173,771	121,266	121,324	(6)	41,421	20,879
財產損壞 Property Damage	2,967,247	1,408,023	1,514,190	590,754	292,558	1,495,775	521,616	648,767	(3,379)	229,796	346,448
一般法律責任 General Liability	1,111,944	675,337	682,463	189,037	111,419	293,122	189,865	318,937	41	159,904	92,162
金錢損失 Pecuniary Loss	726,713	379,603	360,022	178,175	67,716	538,615	221,940	315,815	28,446	132,052	(184,007)
非比例協約再保險 Non-proportional Treaty Reinsurance	145,007	136,751	123,435	12,064	11,432	25,757	24,600	25,742	0	5,556	80,705
比例協約再保險 Proportional Treaty Reinsurance	334,056	270,093	258,031	114,018	99,546	143,719	117,305	131,253	(752)	12,527	15,457
總額 Total	7,867,816	4,847,088	4,774,631	1,783,243	1,144,200	3,679,319	2,018,557	2,539,989	18,488	725,101	346,853

香港一般保險業務的臨時統計數字
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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	
私家車 Private Cars		綜合 Comprehensive	1,236,254	943,414	916,286	353,343	249,345	707,196	519,370	540,851	1,659	161,054	(36,623)	70,463,715	206,644
		第三者 Third Party	441,042	346,660	350,499	124,365	100,228	278,850	232,310	224,809	1,409	56,485	(32,432)		237,580
貨車 Goods Carrying Vehicles		綜合 Comprehensive	479,920	406,575	394,654	145,103	120,934	208,971	176,175	219,528	900	52,954	338	18,630,183	47,760
		第三者 Third Party	201,473	176,320	177,473	55,765	48,968	176,092	153,976	176,417	921	26,662	(75,495)		50,472
拖拉機 Tractors		綜合 Comprehensive	49,677	45,768	44,491	15,915	14,461	16,594	14,939	20,603	18	3,937	5,472	3,049,308	5,271
		第三者 Third Party	27,857	25,127	24,275	9,221	8,405	22,810	15,615	41,476	(46)	1,899	(27,459)		7,160
的士 Taxis		綜合 Comprehensive	117,078	102,979	90,513	7,345	6,399	44,886	31,888	69,439	388	7,223	7,064	907,788	4,517
		第三者 Third Party	198,252	168,205	175,996	13,356	10,310	180,300	143,232	146,001	(121)	13,759	6,047		9,986
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	9,834	8,845	5,781	303	268	1,600	1,403	3,137	253	331	1,792	79,100	187
		第三者 Third Party	79,436	68,931	69,604	4,381	3,613	48,323	42,116	46,375	(1,089)	4,086	16,619		2,387
	紅色 Red	綜合 Comprehensive	4,942	4,537	4,660	356	349	3,587	3,497	4,939	0	187	(815)	31,850	89
		第三者 Third Party	32,502	29,836	30,515	2,388	2,339	17,511	15,664	15,521	0	1,348	11,307		772
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	25,457	22,247	22,288	5,106	4,569	13,207	12,526	12,856	55	2,737	2,071	1,974,415	3,467
		第三者 Third Party	52,750	47,528	46,734	8,336	7,862	48,841	41,986	50,799	(59)	5,469	(17,337)		7,950
電單車 Motor Cycles		綜合 Comprehensive	1,239	1,042	880	131	95	416	256	269	9	237	270	26,511	266
		第三者 Third Party	54,659	48,539	46,172	14,985	13,430	12,225	11,533	12,598	4	14,286	5,854		47,451
其他 Others		綜合 Comprehensive	22,131	19,697	20,301	4,856	4,349	9,794	9,092	9,860	24	2,351	3,717	1,029,937	2,095
		第三者 Third Party	59,774	36,978	37,659	12,125	5,744	37,589	16,155	30,429	303	9,744	(8,561)		16,038
總額 Grand Total	所有承保範圍 All Coverage		3,094,277	2,503,228	2,458,781	777,380	601,668	1,828,792	1,441,733	1,625,907	4,628	364,749	(138,171)	96,192,807	650,092

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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, 林木業及漁業 Agriculture, Forestry & Fishing	10,943	9,751	9,641	2,408	2,142	4,966	4,661	6,500	(11)	1,082	(72)	841,012	
2 採礦及採石業 Mining & Quarrying	2,139	2,077	2,092	382	342	4,324	2,359	1,662	1	269	(182)	484,285	
3 製造業 Manufacturing	223,824	200,851	189,644	50,715	44,841	101,251	95,659	116,124	605	26,147	1,927	42,717,099	
4 電力, 燃氣及水務業 Electricity, Gas & Water	9,693	7,543	6,897	1,552	842	13,629	7,774	(590)	0	1,248	5,397	5,313,230	
5 a. 特別行業 Special Trades	617,346	525,291	459,077	123,673	102,169	244,027	217,387	283,471	389	65,670	7,378	57,003,198	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	46,653	42,380	35,405	8,273	8,284	16,123	15,493	28,858	11	2,397	(4,145)	2,644,804	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,471,909	1,106,335	1,244,962	117,522	66,070	1,191,091	995,151	1,240,896	3,891	153,939	(219,834)		174,301,038
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	519,942	445,237	403,393	131,349	110,768	241,456	210,070	271,041	649	67,347	(46,412)	111,719,972	
b. 飲食及酒店業 Restaurants & Hotels	453,246	399,608	344,799	83,334	70,705	251,199	227,476	242,549	813	53,347	(22,615)	35,006,184	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	436,838	353,386	347,262	72,215	48,893	234,482	207,050	219,670	269	52,452	25,978	53,306,403	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	613,779	521,128	473,810	128,672	103,430	268,626	221,531	275,518	939	82,210	11,713	273,885,627	
9 社區, 社會及個人服務業 Community, Social & Personal Services	552,798	433,821	450,024	109,454	73,301	373,004	297,349	361,127	58	87,519	(71,981)	159,805,583	
10 其他/未分類職業 Others/Non-Classified Occupations	34,485	26,532	29,091	7,955	6,795	15,897	8,533	15,087	3	3,689	3,517	8,683,887	
總額 Grand Total	4,993,595	4,073,940	3,996,097	837,504	638,582	2,960,075	2,510,493	3,061,913	7,617	597,316	(309,331)	751,411,284	174,301,038