汽車保險統計數字(直接業務)

Motor Vehicle Insurance Statistics (Direct Business) 二零二二年按車輛類別及承保範圍種類劃分

by Class of Vehicle and Type of Coverage for Year 2022

1. 保費及承保風險資料

*(港幣千元)

Premium and Exposure Information *(HK\$'000)

車輛類別	承保範圍	*毛保費	承保車輛數目	*總保額
Class of Vehicle	Coverage	*Gross Premiums	No. of Vehicles Insured	*Total Sums Insured
私家車	綜合			
Private Cars	Comprehensive	1,917,988	272,137	97,355,911
	第三者			
	Third Party	858,912	361,840	
貨車	綜合			
Goods Carrying Vehicles	Comprehensive	580,694	59,541	21,635,654
	第三者			
	Third Party	398,827	74,174	
拖拉機	綜合			
Tractors	Comprehensive	25,627	3,877	1,604,221
	第三者			
	Third Party	47,438	6,270	
的士	綜合			
Taxis	Comprehensive	173,825	4,067	1,141,192
	第三者			
	Third Party	438,665	14,189	
公共小型巴士 (綠)	綜合			
Public Light Buses (Green)	Comprehensive	16,948	379	190,410
	第三者			
	Third Party	85,548	2,782	
公共小型巴士 (紅)	綜合			
Public Light Buses (Red)	Comprehensive	2,957	55	22,960
	第三者			
	Third Party	31,713	760	
私營小型巴士及非特許經營巴士	綜合	2 (770	0.415	1 000 070
Private Light Buses & Non Franchised Buses	Comprehensive	26,779	3,617	1,889,079
	第三者	70.206	0.016	
	Third Party	70,396	9,016	
電單車	綜合	1.726	226	22 927
Motor Cycles	Comprehensive	1,736	326	23,837
	第三者	100 771	04.107	
++ //-	Third Party	123,771	94,107	
其他 Others	綜合 Comprehensive	47,121	3,480	2,180,472
Others		47,121	3,480	2,180,472
	第三者 Third Party	98,366	30,451	
總額	所有承保範圍	98,300	30,431	
總数 Grand Total	所有承保配图 All Coverage	4,947,311	941,068	126,043,736
Granu Iviai	An Coverage	4,347,311	241,000	140,043,730

本報告所包含的數字,是根據保險公司向保險業監管局提交的香港汽車保險(直接業務)按車輛類別及承保範圍種類劃分的報表內申報的統計資料編輯而成。該等資料是未經審計的。保 險業監管局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 to the Insurance Authority in their Hong Kong Motor Vehicle Insurance (Direct Business) by Class of Vehicle and Type of Coverage Return. Such statistics were unaudited. 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.

汽車保險統計數字(直接業務) Motor Vehicle Insurance Statistics (Direct Business)

二零二二年按車輛類別及承保範圍種類劃分

by Class of Vehicle and Type of Coverage for Year 2022

2. 於期間的已償付申索毛額(按意外年度) Gross Claims Paid during the period (Accident Year Basis)

(港幣千元) (HK\$'000)

車輛類別	承保範圍	申索性質	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	2011年	以前各年度
Class of Vehicle	Coverage	Nature of Claim	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	Year 2011	Prior Years
私家車	綜合	人身傷害	40.504	==	402.000	= 1 aaa	46.450	20.254	5 0 5 4	2.020	2.002	2.5	404	4.0	
Private Cars	Comprehensive	Bodily Injury	10,784	75,235	103,970	74,302	46,158	20,271	7,871	3,029	2,982	25	194	10	0
		非人身傷害 Non Bodily Injury	347.047	163,610	(7,536)	(12,496)	(6.955)	(7.645)	(3,196)	(590)	(248)	110	41	(20)	4
	第三者	人身傷害	347,047	103,010	(7,550)	(12,490)	(0,933)	(7,043)	(3,170)	(390)	(240)	110	41	(20)	4
	寿三有 Third Party	人身汤音 Bodily Injury	5,830	92,184	128,345	96,308	58,924	44,453	19,227	7,807	1,900	76	2,995	1,533	0
		非人身傷害													
		Non Bodily Injury	9,258	33,353	34,577	18,324	11,884	6,123	2,508	675	87	(73)	0	(35)	150
貨車	綜合	人身傷害													
Goods Carrying Vehicles	Comprehensive	Bodily Injury	2,137	23,023	42,193	33,813	16,522	7,263	1,641	404	(929)	722	134	0	0
		非人身傷害 Non Bodily Injury	72,383	50,393	29,352	18.225	8.838	2.191	3,867	353	19	24	7	0	0
	第三者	人身傷害	12,363	30,393	29,332	10,223	0,030	2,171	3,607	333	19	24	/	0	U
	寿三有 Third Party	人身汤音 Bodily Injury	2,423	45,559	67,830	49,192	25,816	18,611	3,948	2,289	33	1,255	0	285	1,850
		非人身傷害													
		Non Bodily Injury	4,946	24,417	26,979	12,340	9,724	5,667	3,881	324	54	11	0	5	100
拖拉機	綜合	人身傷害													
Tractors	Comprehensive	Bodily Injury	0	345	708	999	(45)	0	0	0	0	0	0	0	0
		非人身傷害	5,358	1.598	(121)	878	135	197	0	0	0	0	0	0	0
	toto	Non Bodily Injury	3,338	1,398	(121)	8/8	133	197	U	U	U	U	0	U	U
	第三者 Third Party	人身傷害 Bodily Injury	(43)	2,681	5,213	2,628	811	4,860	90	0	5,245	0	0	0	0
		非人身傷害	(- /	, , , ,	- /	/		,			- , -			-	
		Non Bodily Injury	508	2,871	5,225	2,164	1,424	2,968	1,441	73	113	35	0	0	0
的士	綜合	人身傷害													
Taxis	Comprehensive	Bodily Injury	231	15,460	24,101	27,305	8,280	2,871	10,683	598	0	0	0	0	0
		非人身傷害													
		Non Bodily Injury	8,517	9,225	7,017	9,629	2,259	635	473	32	260	0	0	0	0
	第三者	人身傷害	441	27.520	12.246	25.650	17, 100	25.526	5 7 4 4	1 202	1.000	c25	0	27	
	Third Party	Bodily Injury	441	37,530	42,246	25,658	17,480	25,526	5,744	1,283	1,069	635	0	37	0
		非人身傷害 Non Bodily Injury	1,066	15,181	14,023	6.846	3,699	1.825	917	62	0	0	0	0	0

2. 於期間的已償付申索毛額(按意外年度)(續)

(港幣千元)

Gross Claims Paid during the perio															(HK\$'000)
車輛類別	承保範圍	申索性質	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	2011年	以前各年度
Class of Vehicle	Coverage	Nature of Claim	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	Year 2011	Prior Years
公共小型巴士 (綠)	綜合	人身傷害		1.024	2 (00	2 427			100						
Public Light Buses (Green)	Comprehensive	Bodily Injury	1	1,834	2,600	2,427	686	0	199	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	579	530	587	510	183	39	0	0	0	0	0	0	0
	第三者	人身傷害	319	330	367	310	103	39	U	0	0	U	0		0
	Third Party	Bodily Injury	16	5,055	12,325	18,026	6,842	3,633	3,157	1,315	1,501	0	0	0	0
	Timu Turty	非人身傷害	10	2,022	12,020	10,020	0,012	3,033	3,137	1,515	1,001	Ü	Ü		
		Non Bodily Injury	167	1,768	2,254	1,465	610	211	123	63	0	0	0	0	0
公共小型巴士 (紅)	綜合	人身傷害													
Public Light Buses (Red)	Comprehensive	Bodily Injury	0	616	582	57	592	0	0	0	0	0	0	0	0
		非人身傷害													
		Non Bodily Injury	183	141	0	18	18	0	13	0	0	0	0	0	0
	第三者	人身傷害	_								_	_	_		_
	Third Party	Bodily Injury	0	1,215	4,671	4,989	1,262	327	174	926	0	0	0	0	0
		非人身傷害 Non Bodily Injury	34	220	754	823	457	39	0	15	0	0	0	0	0
私營小型巴士及非特許經營巴士	綜合	人身傷害	34	220	/54	823	457	39	0	15	0	0	0	0	0
松宮小型巴工及非特計經宮巴工 Private Light Buses & Non Franchised Buses		人身陽告 Bodily Injury	49	265	739	2.219	332	664	177	0	0	0	0	0	0
FITVARE LIGHT BUSES & NOII FRANCIIISEU BUSES	Comprehensive	非人身傷害	77	203	13)	2,21)	332	004	1//	0	0	0	0		
		Non Bodily Injury	3,122	4,250	212	(14)	59	35	154	0	0	0	0	0	0
	第三者	人身傷害	- /	,		` /									
	Third Party	Bodily Injury	82	2,813	5,080	9,348	24,743	2,664	1,930	15	240	0	146	0	50
		非人身傷害													
		Non Bodily Injury	383	3,467	1,710	5,185	1,381	414	477	0	2,294	0	0	0	0
電單車	綜合	人身傷害	_			_	_	_	_	_	_	_	_		_
Motor Cycles	Comprehensive	Bodily Injury	2	60	106	0	0	0	0	0	0	0	0	0	0
		非人身傷害	42	87	4	0	(16)	0	0	0	0	0	0	0	0
	第三者	Non Bodily Injury 人身傷害	42	07	4	U	(10)	0	0	0	0	U	0	0	0
	弗二百 Third Party	人身陽告 Bodily Injury	573	5.044	7,776	6.058	1.096	1.932	1.121	238	0	0	0	0	0
	Timu Tarty	非人身傷害	313	3,044	7,770	0,030	1,070	1,732	1,121	236	0	0	0		
		Non Bodily Injury	764	3,670	2,755	1,272	578	411	435	2	0	0	0	0	0
其他	綜合	人身傷害		- /	,										
Others	Comprehensive	Bodily Injury	279	591	1,067	1,237	383	0	0	287	0	0	0	0	0
		非人身傷害												-	
		Non Bodily Injury	6,909	2,539	132	943	213	12	0	50	31	116	(74)	(30)	0
	第三者	人身傷害												!	
	Third Party	Bodily Injury	85	2,647	5,873	4,022	1,263	0	2,855	206	0	(310)	0	0	0
		非人身傷害	200	1 110	1.004	2.071	010	2 152	50			_			
線落	所有承保範圍	Non Bodily Injury 所有性質	389	1,118	1,804	3,071	810	3,153	59	1	15	2	0	0	0
秘密制 Grand Total	所有事保範團 All Coverage	所有性質 All Nature	484,545	630,595	575,153	427,771	246,446	149,350	69,969	19,457	14,666	2,628	3,443	1,785	2,154
Granu roldi	An Coverage	An Nature	707,575	030,393	313,133	741,111	470,770	147,550	02,202	12,437	17,000	2,020	3,443	1,700	4,134

本報告所包含的數字,是根據保險公司向保險業監管局提交的香港汽車保險(直接業務)按車輛類別及承保範圍種類劃分的報表內申報的統計資料編輯而成。該等資料是未經審計的。保險業監管局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 to the Insurance Authority in their Hong Kong Motor Vehicle Insurance (Direct Business) by Class of Vehicle and Type of Coverage Return. Such statistics were unaudited. 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.

汽車保險統計數字(直接業務)

Motor Vehicle Insurance Statistics (Direct Business)

二零二二年按車輛類別及承保範圍種類劃分

by Class of Vehicle and Type of Coverage for Year 2022

3. 於期間末的未決申索準備金毛額(按意外年度)

Gross Outstanding Claims Provision as at end of period (Accident Year Basis)

(港幣千元) (HK\$'000)

															(11114 000)
車輛類別	承保範圍	申索性質	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	2011年	以前各年度
Class of Vehicle	Coverage	Nature of Claim	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	Year 2011	Prior Years
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	102,485	250,065	161,343	94.067	31.086	13,750	4.581	9,006	604	1,617	640	1,646	0
Tivae cais	Completionsive	非人身傷害 Non Bodily Injury	239,013	108,782	54,810	32,220	19,395	9,167	3,656	728	469	71	163	121	(601)
	第三者 Third Party	人身傷害 Bodily Injury	109,672	337,156	226,306	123,323	53,673	55,361	8,357	6,790	3,434	3,612	8,779	2	258
		非人身傷害 Non Bodily Injury	76,977	96,884	49,240	27,933	11,391	8,178	2,662	417	425	900	0	1	11
貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	51,885	100,632	94,338	63,108	27,128	12,122	1,958	2,591	0	200	0	602	0
		非人身傷害 Non Bodily Injury	76,642	59,490	34,778	26,901	12,853	9,463	1,787	839	0	0	126	1	6
	第三者 Third Party	人身傷害 Bodily Injury	61,337	153,442	99,828	65,704	21,750	11,319	13,807	1,958	1,090	200	178	735	2,109
		非人身傷害 Non Bodily Injury	58,994	69,432	31,245	21,640	15,987	5,089	2,051	12	32	0	20	0	0
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	149	108	161	632	0	0	0	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	1,682	811	549	160	79	390	0	0	0	0	0	0	1
	第三者 Third Party	人身傷害 Bodily Injury	6,989	11,322	6,009	2,925	1,648	2,429	78	348	2,561	0	0	0	56
		非人身傷害 Non Bodily Injury	8,141	8,509	4,531	3,109	4,992	1,223	701	173	0	1	0	10	30
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	25,334	102,208	65,745	60,282	11,944	26,499	5,733	1,044	0	0	0	0	0
		非人身傷害 Non Bodily Injury	12,903	14,877	10,081	11,234	4,295	1,681	1,332	0	12	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	95,313	210,033	114,700	63,336	20,986	21,907	6,093	1,794	442	4,189	(10)	3,207	4,806
		非人身傷害 Non Bodily Injury	37,011	36,466	12,108	10,584	4,445	3,074	447	107	24	0	10	0	(4,799)

3. 於期間末的未決申索準備金毛額(按意外年度)(續)

Gross Outstanding Claims Provision as at end of period (Accident Year Basis)

(港幣千元)

Gross Outstanding Claims Provision				2021 5	2020 5	2010/5	2010/-	2015	201-5	2015/	2011/5	20125	20125	2011/2	(HK\$'000)
車輛類別	承保範圍	申索性質	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	2011年	以前各年度
Class of Vehicle	Coverage	Nature of Claim	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	Year 2011	Prior Years
公共小型巴士 (綠)	綜合	人身傷害						_	_	_	_	_		_	
Public Light Buses (Green)	Comprehensive	Bodily Injury	7,292	7,794	5,830	3,180	270	0	0	0	0	0	0	0	0
		非人身傷害							_	_	_	_		_	_
		Non Bodily Injury	2,070	1,324	737	283	292	20	0	0	0	0	0	0	0
	第三者	人身傷害	20.025	25.500	22.066	21.726	7.061	5 105	1 707	10	10		0	0	0
	Third Party	Bodily Injury	30,035	35,609	32,866	21,726	7,861	5,107	1,727	10	10	0	0	0	0
		非人身傷害	6,716	6,460	2,654	1.952	1,708	843	70	38	0	0	0	0	0
O. H. I. William L. (Arr.)	綜合	Non Bodily Injury	0,/10	0,400	2,034	1,932	1,708	843	70	36	U	U	U	U	U
公共小型巴士 (紅) Public Light Buses (Red)	統合 Comprehensive	人身傷害 Bodily Injury	380	660	360	807	973	0	0	0	0	0	0	0	5,000
Public Light Buses (Red)	Comprehensive	非人身傷害	360	000	300	607	913	U	U	U	U	U	0	U	3,000
		非人身協告 Non Bodily Injury	50	103	105	41	0	0	0	0	0	0	0	0	(5,000)
	第三者	人身傷害	30	103	103	41	0	U	0	U	U	U	0	U	(3,000)
	寿二百 Third Party	入身協告 Bodily Injury	8.852	14,811	13,803	9.043	1.137	120	0	718	0	0	0	0	0
	Timu Taity	非人身傷害	0,032	14,011	13,003	2,043	1,137	120		710	0	0		0	0
		Non Bodily Injury	1,055	1,435	756	1,361	434	94	0	0	0	0	0	0	0
私營小型巴士及非特許經營巴士	綜合	人身傷害	1,000	1,.55	720	1,501	.5.	, ,		Ü	Ü	0		Ü	Ü
Private Light Buses & Non Franchised Buses		Bodily Injury	448	4.260	1,695	4.060	606	486	1.000	0	0	0	0	0	11
I II vale Light Buses & Non I failemised Buses		非人身傷害		1,200	1,070	1,000	000	.00	1,000	, and the second		0		Ü	
		Non Bodily Injury	3,376	1.509	639	1.365	521	131	129	117	0	0	0	0	(11)
	第三者	人身傷害	- 10.10	-,0 02		-,,									(/
	Third Party	Bodily Injury	15,094	16,921	6,114	20,775	21.804	4,396	360	205	4,233	300	0	0	1,623
		非人身傷害	- 7	- /-	- /		, , , ,	,			,				,
		Non Bodily Injury	8,143	8,813	2,614	5,714	7,575	697	547	26	63	0	0	3	0
電單車	綜合	人身傷害	ĺ	Í		,									
Motor Cycles	Comprehensive	Bodily Injury	41	42	94	0	0	0	0	0	0	0	0	0	0
		非人身傷害													
		Non Bodily Injury	68	58	6	0	13	0	0	0	0	0	0	0	0
	第三者	人身傷害													
	Third Party	Bodily Injury	10,491	22,554	15,518	11,164	993	0	494	0	100	0	0	0	0
		非人身傷害													
		Non Bodily Injury	9,334	10,743	7,095	907	938	377	90	0	0	0	0	0	0
其他	綜合	人身傷害													
Others	Comprehensive	Bodily Injury	948	2,000	872	2,605	120	0	4	0	0	0	0	0	0
		非人身傷害													
		Non Bodily Injury	6,984	2,281	1,382	1,720	686	32	0	1	1	5	16	0	0
	第三者	人身傷害	2 742	40.445	40.000	22.042	10 -11	0.4		205			4.00		4 400
	Third Party	Bodily Injury	3,513	10,115	10,988	32,813	13,641	94	8,114	397	0	0	1,907	0	4,400
		非人身傷害	2.542	2 7 4 2	2.022	2442	2 40 4				405				20
- tree to be dealers to the Mark	25 to 2 10 mm	Non Bodily Injury	3,712	3,513	2,033	2,112	2,484	146	1	2	137	3	2	0	30
已招致但未報賠申索準備金	所有承保範圍	所有性質	1.062.766	751 225	264.567	220 21 4	120.000	60.005	20.004	7.71.5	5.505	1 102	1.072	202	210
IBNR Provision	All Coverage	All Nature	1,962,766	751,325	364,567	238,216	120,089	60,895	20,084	7,715	5,595	1,192	1,072	383	319
總額	所有承保範圍	所有性質	3,045,895	2,462,547	1,436,500	967,002	423,797	255,090	85,863	35,036	19,232	12,290	12,903	6,711	8,249
Grand Total	All Coverage	All Nature	3,045,895	2,402,547	1,430,500	907,002	423,197	255,090	ð5,ð6 <i>3</i>	35,036	19,232	12,290	12,903	0,/11	8,449

本報告所包含的數字,是根據保險公司向保險業監管局提交的香港汽車保險(直接業務)按車輛類別及承保範圍種類動分的報表內申報的統計資料編輯而成。該等資料是未經審計的。保險業監管局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 to the Insurance Authority in their Hong Kong Motor Vehicle Insurance (Direct Business) by Class of Vehicle and Type of Coverage Return. Such statistics were unaudited. 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.