

**僱員補償保險統計數字(直接業務)**  
**Employees' Compensation Insurance Statistics (Direct Business)**  
**二零零四年按職業行業劃分**  
**by Trade Occupation for Year 2004**

**1. 保費及承保風險資料**

**Premium and Exposure Information**

(港幣千元)  
(HK\$'000)

職業行業 Trade Occupation	毛保費 Gross Premium	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, forestry and fishing	4,608	280,485	
2 採礦及採石業 Mining and quarrying	751	446,219	
3 製造業 Manufacturing	291,178	43,587,009	
4 電力, 燃氣及水務業 Electricity, gas and water	9,228	4,290,709	
5 a. 特別行業 Special Trades	322,032	12,587,193	
b. 建造業 - 按年薪 Construction - on annual wage basis	25,691	2,572,436	
c. 建造業 - 按合約價值 Construction - on contract value basis	1,330,306		81,684,722
6 a. 批發, 零售及進出口貿易 Wholesale, retail and import / export trades	283,464	55,186,194	
b. 飲食及酒店業 Restaurants and hotels	185,267	18,348,942	
7 運輸, 倉庫及通訊業 Transport, storage and communication	309,784	31,476,923	
8 金融, 保險, 地產及商用服務業 Financing, insurance, real estate and business services	369,006	129,222,470	
9 社區, 社會及個人服務業 Community, social and personal services	290,518	66,049,672	
10 其他/未分類職業 Others / Non-classified occupations	57,859	18,536,193	
<b>總額 Grand Total</b>	<b>3,479,692</b>	<b>382,584,445</b>	<b>81,684,722</b>

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**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)

職業行業 Trade Occupation	2004年 Year 2004	2003年 Year 2003	2002年 Year 2002
1 農業, 林木業及漁業 Agriculture, forestry and fishing	494	1,327	2,013
2 採礦及採石業 Mining and quarrying	19	159	0
3 製造業 Manufacturing	16,935	48,065	31,019
4 電力, 燃氣及水務業 Electricity, gas and water	166	1,186	1,480
5 a. 特別行業 Special Trades	7,101	26,691	32,206
5 b. 建造業 - 按年薪 Construction - on annual wage basis	3,655	15,033	9,891
5 c. 建造業 - 按合約價值 Construction - on contract value basis	26,533	115,266	138,546
6 a. 批發, 零售及進出口貿易 Wholesale, retail and import / export trades	13,241	31,004	23,869
6 b. 飲食及酒店業 Restaurants and hotels	23,077	41,943	28,315
7 運輸, 倉庫及通訊業 Transport, storage and communication	14,290	48,592	50,466
8 金融, 保險, 地產及商用服務業 Financing, insurance, real estate and business services	15,081	52,452	44,201
9 社區, 社會及個人服務業 Community, social and personal services	19,569	61,430	39,050
10 其他/未分類職業 Others / Non-classified occupations	10,870	10,465	10,218
<b>總額 Grand Total</b>	<b>151,031</b>	<b>453,613</b>	<b>411,274</b>

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**3. 於期間末的未決申索準備金毛額 (按意外年度)**

<b>Gross Outstanding Claims Provision as at end of period (Accident Year Basis)</b>		(港幣千元) (HK\$'000)		
職業行業 Trade Occupation	2004 年 Year 2004	2003 年 Year 2003	2002 年 Year 2002	
1 農業, 林木業及漁業 Agriculture, forestry and fishing	4,427	2,447	6,162	
2 採礦及採石業 Mining and quarrying	121	727	1	
3 製造業 Manufacturing	95,588	75,266	83,872	
4 電力, 燃氣及水務業 Electricity, gas and water	753	224	1,074	
特別行業 a. Special Trades	53,914	53,805	67,360	
5 b. 建造業 - 按年薪 Construction - on annual wage basis	38,361	61,493	33,209	
c. 建造業 - 按合約價值 Construction - on contract value basis	278,876	365,386	407,063	
6 a. 批發, 零售及進出口貿易 Wholesale, retail and import / export trades	80,437	74,577	70,326	
b. 飲食及酒店業 Restaurants and hotels	83,834	62,271	56,650	
7 運輸, 倉庫及通訊業 Transport, storage and communication	115,507	90,564	120,237	
8 金融, 保險, 地產及商用服務業 Financing, insurance, real estate and business services	145,554	120,928	122,225	
9 社區, 社會及個人服務業 Community, social and personal services	123,393	148,371	125,807	
10 其他/未分類職業 Others / Non-classified occupations	26,445	24,165	42,293	
已招致但未報賠申索準備金 IBNR Provision	1,775,552	543,955	335,051	
<b>總額 Grand Total</b>	<b>2,822,762</b>	<b>1,624,179</b>	<b>1,471,330</b>	

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