

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
二零零四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 2004

1. 保費及承保風險資料

*(港幣千元)

Premium and Exposure Information

*(HK\$'000)

車輛類別 Class of Vehicle	承保範圍 Coverage	*毛保費 *Gross Premiums	承保車輛數目 No. of Vehicles Insured	*總保額 *Total Sums Insured
私家車 Private Cars	綜合 Comprehensive	965,805	124,785	29,834,720
	第三者 Third Party	589,793	249,183	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	255,624	25,029	5,416,702
	第三者 Third Party	339,358	62,040	
拖拉機 Tractors	綜合 Comprehensive	33,471	2,886	962,882
	第三者 Third Party	73,949	13,056	
的士 Taxis	綜合 Comprehensive	125,812	9,681	1,032,248
	第三者 Third Party	78,633	7,888	
公共小型巴士 Public Light Buses	綜合 Comprehensive	42,175	1,364	293,390
	第三者 Third Party	70,799	3,384	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	55,628	4,285	1,456,040
	第三者 Third Party	38,742	5,359	
電單車 Motor Cycles	綜合 Comprehensive	610	159	6,182
	第三者 Third Party	69,608	44,558	
其他 Others	綜合 Comprehensive	24,550	1,886	506,211
	第三者 Third Party	71,374	10,323	
總額 Grand Total	所有承保範圍 All Coverage	2,835,931	565,866	39,508,375

本報告所包含數字，是根據保險公司向保險業監督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。

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 二零零四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 2004

2. 於期間的已償付申索毛額 (按意外年度)

(港幣千元)

Gross Claims Paid during the period (Accident Year Basis)

(HK\$'000)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2004年 Year 2004	2003年 Year 2003	2002年 Year 2002	
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	1,541	11,988	36,100	
		非人身傷害 Non Bodily Injury	154,852	51,553	4,290	
	第三者 Third Party	人身傷害 Bodily Injury	6,175	23,328	68,088	
		非人身傷害 Non Bodily Injury	2,274	22,453	12,279	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	407	4,099	19,021
			非人身傷害 Non Bodily Injury	38,912	25,969	15,255
第三者 Third Party		人身傷害 Bodily Injury	608	16,243	41,455	
		非人身傷害 Non Bodily Injury	2,300	22,253	12,334	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	0	193	3,613	
		非人身傷害 Non Bodily Injury	5,165	10,450	780	
	第三者 Third Party	人身傷害 Bodily Injury	56	4,907	9,672	
		非人身傷害 Non Bodily Injury	129	4,013	1,912	
	的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	40	5,326	15,843
			非人身傷害 Non Bodily Injury	7,955	22,510	9,934
第三者 Third Party		人身傷害 Bodily Injury	154	2,029	3,682	
		非人身傷害 Non Bodily Injury	203	1,398	1,314	

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 period (Accident Year Basis) (Cont'd)

(HK\$'000)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2004年 Year 2004	2003年 Year 2003	2002年 Year 2002	
公共小型巴士 Public Light Buses	綜合 Comprehensive	人身傷害 Bodily Injury	47	254	1,489	
		非人身傷害 Non Bodily Injury	2,238	1,287	585	
	第三者 Third Party	人身傷害 Bodily Injury	86	3,677	5,269	
		非人身傷害 Non Bodily Injury	182	2,122	1,097	
	私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	人身傷害 Bodily Injury	50	1,870	923
			非人身傷害 Non Bodily Injury	4,699	5,173	82
第三者 Third Party		人身傷害 Bodily Injury	6	272	549	
		非人身傷害 Non Bodily Injury	63	759	315	
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	5	0	0	
		非人身傷害 Non Bodily Injury	906	148	(27)	
	第三者 Third Party	人身傷害 Bodily Injury	201	1,043	2,687	
		非人身傷害 Non Bodily Injury	134	507	161	
	其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	111	2,083	8,314
			非人身傷害 Non Bodily Injury	7,974	4,033	2,386
第三者 Third Party		人身傷害 Bodily Injury	411	5,529	9,962	
		非人身傷害 Non Bodily Injury	3,608	4,312	3,967	
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	241,492	261,781	293,331	

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 二零零四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 2004

3. 於期間末的未決申索準備金毛額 (按意外年度)

(港幣千元)
(HK\$'000)

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

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2004年 Year 2004	2003年 Year 2003	2002年 Year 2002	
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	38,020	101,515	107,570	
		非人身傷害 Non Bodily Injury	91,111	34,745	38,678	
	第三者 Third Party	人身傷害 Bodily Injury	116,552	153,513	160,559	
		非人身傷害 Non Bodily Injury	49,505	38,933	42,840	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	23,255	50,252	49,202
			非人身傷害 Non Bodily Injury	28,979	28,593	17,876
第三者 Third Party		人身傷害 Bodily Injury	56,034	84,763	87,107	
		非人身傷害 Non Bodily Injury	34,667	29,460	35,266	
拖拉機 Tractors		綜合 Comprehensive	人身傷害 Bodily Injury	2,294	4,624	13,789
			非人身傷害 Non Bodily Injury	2,047	2,487	2,497
	第三者 Third Party	人身傷害 Bodily Injury	14,280	59,857	13,261	
		非人身傷害 Non Bodily Injury	9,867	7,622	2,989	
	的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	21,110	30,594	47,120
			非人身傷害 Non Bodily Injury	15,967	8,713	5,978
第三者 Third Party		人身傷害 Bodily Injury	14,660	7,526	11,671	
		非人身傷害 Non Bodily Injury	5,847	1,766	769	

3. 於期間末的未決申索準備金毛額 (按意外年度) (續)

(港幣千元)

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

(HK\$'000)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2004年 Year 2004	2003年 Year 2003	2002年 Year 2002	
公共小型巴士 Public Light Buses	綜合 Comprehensive	人身傷害 Bodily Injury	10,829	38,640	8,898	
		非人身傷害 Non Bodily Injury	2,017	5,281	1,026	
	第三者 Third Party	人身傷害 Bodily Injury	37,283	32,842	21,662	
		非人身傷害 Non Bodily Injury	4,767	5,740	3,735	
	私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	人身傷害 Bodily Injury	18,790	6,044	14,907
			非人身傷害 Non Bodily Injury	4,830	2,142	1,299
第三者 Third Party		人身傷害 Bodily Injury	17,169	5,866	7,453	
		非人身傷害 Non Bodily Injury	4,297	1,097	1,816	
電單車 Motor Cycles		綜合 Comprehensive	人身傷害 Bodily Injury	160	210	20
			非人身傷害 Non Bodily Injury	458	31	20
	第三者 Third Party	人身傷害 Bodily Injury	6,087	18,298	10,576	
		非人身傷害 Non Bodily Injury	5,094	3,440	1,794	
	其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	4,968	7,263	11,220
			非人身傷害 Non Bodily Injury	5,151	2,686	3,768
第三者 Third Party		人身傷害 Bodily Injury	46,076	39,595	31,469	
		非人身傷害 Non Bodily Injury	8,598	7,011	4,493	
已招致但未報賠申索準備金 IBNR Provision		所有承保範圍 All Coverage	所有性質 All Nature	891,262	157,841	113,867
總額 Grand Total		所有承保範圍 All Coverage	所有性質 All Nature	1,592,031	978,990	875,195

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