

**汽車保險統計數字(直接業務)**  
**Motor Vehicle Insurance Statistics (Direct Business)**  
**二零零五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 2005**

**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	915,565	126,657	30,167,759
	第三者 Third Party	535,826	253,444	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	266,747	29,508	6,938,330
	第三者 Third Party	340,689	71,344	
拖拉機 Tractors	綜合 Comprehensive	42,791	3,960	1,230,359
	第三者 Third Party	62,109	11,966	
的士 Taxis	綜合 Comprehensive	53,565	4,083	404,414
	第三者 Third Party	136,833	13,792	
公共小型巴士 Public Light Buses	綜合 Comprehensive	41,964	1,264	293,530
	第三者 Third Party	74,657	3,573	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	59,913	4,659	1,837,365
	第三者 Third Party	43,093	5,946	
電單車 Motor Cycles	綜合 Comprehensive	698	161	9,463
	第三者 Third Party	63,848	46,219	
其他 Others	綜合 Comprehensive	19,578	1,751	621,755
	第三者 Third Party	83,912	9,332	
總額 Grand Total	所有承保範圍 All Coverage	2,741,788	587,659	41,502,975

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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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	2005年 Year 2005	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	840	5,081	21,056	31,175	
		非人身傷害 Non Bodily Injury	190,664	45,942	(22)	3,449	
	第三者 Third Party	人身傷害 Bodily Injury	2,314	31,828	56,255	72,400	
		非人身傷害 Non Bodily Injury	7,727	19,954	8,757	5,536	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	280	4,120	17,257	21,962
			非人身傷害 Non Bodily Injury	38,844	25,228	6,143	3,246
第三者 Third Party		人身傷害 Bodily Injury	837	12,546	40,895	46,614	
		非人身傷害 Non Bodily Injury	3,510	18,878	8,603	4,183	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	0	89	1,153	4,590	
		非人身傷害 Non Bodily Injury	9,564	4,679	2,076	186	
	第三者 Third Party	人身傷害 Bodily Injury	71	3,855	9,442	4,746	
		非人身傷害 Non Bodily Injury	523	4,658	2,302	174	
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	36	7,160	25,314	27,821	
		非人身傷害 Non Bodily Injury	5,167	9,709	3,895	2,422	
	第三者 Third Party	人身傷害 Bodily Injury	342	5,299	12,037	11,269	
		非人身傷害 Non Bodily Injury	424	3,851	999	190	

## 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	2005年 Year 2005	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	253	1,431	6,195	2,986	
		非人身傷害 Non Bodily Injury	3,166	1,138	1,138	72	
	第三者 Third Party	人身傷害 Bodily Injury	144	5,028	7,416	10,472	
		非人身傷害 Non Bodily Injury	98	2,270	2,007	319	
	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	346	2,246	1,628	4,171
			非人身傷害 Non Bodily Injury	3,346	3,483	525	57
第三者 Third Party		人身傷害 Bodily Injury	29	999	205	483	
		非人身傷害 Non Bodily Injury	156	1,819	390	798	
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	0	1,164	0	
		非人身傷害 Non Bodily Injury	31	238	168	0	
	第三者 Third Party	人身傷害 Bodily Injury	214	746	5,769	2,425	
		非人身傷害 Non Bodily Injury	296	663	49	16	
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	4	634	806	1,249	
		非人身傷害 Non Bodily Injury	9,019	1,633	92	409	
	第三者 Third Party	人身傷害 Bodily Injury	981	4,047	6,896	4,822	
		非人身傷害 Non Bodily Injury	942	2,201	617	64	
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	280,168	231,453	251,227	268,306	

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 二零零五年按車輛類別及承保範圍種類劃分  
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3. 於期間末的未決申索準備金毛額 (按意外年度)

(港幣千元)

**Gross Outstanding Claims Provision as at end of 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	2005年 Year 2005	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	38,944	67,750	88,323	65,037	
		非人身傷害 Non Bodily Injury	91,925	32,055	28,937	25,432	
	第三者 Third Party	人身傷害 Bodily Injury	79,147	204,791	141,545	80,089	
		非人身傷害 Non Bodily Injury	54,773	43,520	30,190	29,692	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	20,949	41,598	38,772	39,436
			非人身傷害 Non Bodily Injury	35,807	17,275	19,795	14,556
第三者 Third Party		人身傷害 Bodily Injury	65,701	87,963	72,406	56,240	
		非人身傷害 Non Bodily Injury	43,753	28,370	19,983	19,832	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	454	2,473	6,042	9,120	
		非人身傷害 Non Bodily Injury	5,437	711	1,848	1,842	
	第三者 Third Party	人身傷害 Bodily Injury	14,273	14,506	58,997	8,693	
		非人身傷害 Non Bodily Injury	7,515	7,799	5,057	2,325	
	的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	16,148	31,208	26,835	20,946
			非人身傷害 Non Bodily Injury	13,365	8,659	4,983	3,193
第三者 Third Party		人身傷害 Bodily Injury	33,307	23,390	7,044	6,817	
		非人身傷害 Non Bodily Injury	13,717	6,707	754	392	

## 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	2005年 Year 2005	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	16,813	16,048	29,432	2,694
		非人身傷害 Non Bodily Injury	6,594	1,791	4,306	78
		第三者 Third Party	25,246	36,453	30,515	10,392
	第三者 Third Party	人身傷害 Bodily Injury	4,584	4,915	3,153	816
		非人身傷害 Non Bodily Injury				
		綜合 Comprehensive				
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	3,598	18,795	7,254	12,616
		非人身傷害 Non Bodily Injury	4,729	3,149	1,541	1,346
		第三者 Third Party	12,009	18,066	6,315	5,898
	第三者 Third Party	人身傷害 Bodily Injury	3,989	2,842	658	1,017
		非人身傷害 Non Bodily Injury				
		綜合 Comprehensive				
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	177	30	348	70
		非人身傷害 Non Bodily Injury	31	2	11	20
		第三者 Third Party	10,179	10,822	14,591	5,951
	第三者 Third Party	人身傷害 Bodily Injury	3,720	3,997	2,229	955
		非人身傷害 Non Bodily Injury				
		綜合 Comprehensive				
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	4,259	5,832	8,986	6,525
		非人身傷害 Non Bodily Injury	4,857	2,071	2,014	2,539
		第三者 Third Party	45,252	53,710	33,287	16,080
	第三者 Third Party	人身傷害 Bodily Injury	6,389	4,121	1,819	1,115
		非人身傷害 Non Bodily Injury				
		綜合 Comprehensive				
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	793,461	119,957	85,062	41,936
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	1,481,102	921,376	783,032	493,690

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