

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
 二零零六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 2006

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	904,265	132,572	33,261,716
	第三者 Third Party	500,553	251,957	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	273,736	31,998	7,769,258
	第三者 Third Party	304,849	71,777	
拖拉機 Tractors	綜合 Comprehensive	33,244	3,564	1,076,583
	第三者 Third Party	49,501	11,300	
的士 Taxis	綜合 Comprehensive	31,454	2,505	253,965
	第三者 Third Party	116,031	14,632	
公共小型巴士 Public Light Buses	綜合 Comprehensive	29,683	1,032	220,386
	第三者 Third Party	67,310	3,423	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	35,151	3,366	1,399,126
	第三者 Third Party	44,552	6,726	
電單車 Motor Cycles	綜合 Comprehensive	940	172	9,469
	第三者 Third Party	53,957	46,257	
其他 Others	綜合 Comprehensive	18,009	1,770	717,714
	第三者 Third Party	79,067	9,466	
總額 Grand Total	所有承保範圍 All Coverage	2,542,302	592,517	44,708,217

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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二零零六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 2006

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	2006年 Year 2006	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	2,214	6,614	17,595	22,848	16,099	
		非人身傷害 Non Bodily Injury	210,431	55,075	(1,943)	5,693	1,592	
	第三者 Third Party	人身傷害 Bodily Injury	1,568	24,029	62,053	85,507	53,938	
		非人身傷害 Non Bodily Injury	4,314	21,723	11,390	4,691	2,163	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	460	8,991	16,237	21,753	18,607
			非人身傷害 Non Bodily Injury	47,725	25,437	4,281	3,671	1,369
第三者 Third Party		人身傷害 Bodily Injury	551	14,056	39,089	36,100	25,344	
		非人身傷害 Non Bodily Injury	3,090	22,937	10,197	3,471	3,169	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	0	25	992	509	4,556	
		非人身傷害 Non Bodily Injury	7,381	8,723	2,218	57	4	
	第三者 Third Party	人身傷害 Bodily Injury	81	1,480	5,911	10,012	3,164	
		非人身傷害 Non Bodily Injury	306	3,844	3,638	694	18	
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	55	4,348	19,103	16,874	12,410	
		非人身傷害 Non Bodily Injury	3,225	5,680	3,905	1,070	870	
	第三者 Third Party	人身傷害 Bodily Injury	218	5,911	8,484	7,887	9,185	
		非人身傷害 Non Bodily Injury	824	7,036	3,129	331	32	

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	2006年 Year 2006	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	7	3,552	4,149	6,118	1,203	
		非人身傷害 Non Bodily Injury	3,305	2,547	933	1,801	2	
	第三者 Third Party	人身傷害 Bodily Injury	68	5,286	11,748	8,758	5,192	
		非人身傷害 Non Bodily Injury	410	2,242	3,292	1,263	123	
	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	15	939	3,063	5,504	3,340
			非人身傷害 Non Bodily Injury	3,424	6,105	662	44	228
第三者 Third Party		人身傷害 Bodily Injury	431	1,592	4,759	1,270	7,312	
		非人身傷害 Non Bodily Injury	452	2,449	499	44	45	
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	289	0	0	0	
		非人身傷害 Non Bodily Injury	82	35	(5)	0	0	
	第三者 Third Party	人身傷害 Bodily Injury	165	1,110	4,307	3,991	2,979	
		非人身傷害 Non Bodily Injury	293	705	154	590	370	
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	160	707	266	823	513	
		非人身傷害 Non Bodily Injury	8,246	2,273	200	(9)	558	
	第三者 Third Party	人身傷害 Bodily Injury	274	2,695	8,299	8,251	5,080	
		非人身傷害 Non Bodily Injury	953	2,374	694	41	76	
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	300,728	250,809	249,299	259,657	179,541	

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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 二零零六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 2006

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)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2006年 Year 2006	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	41,253	66,578	58,292	44,862	41,570	
		非人身傷害 Non Bodily Injury	107,358	32,797	19,726	17,027	23,645	
	第三者 Third Party	人身傷害 Bodily Injury	91,257	138,104	176,209	84,605	28,870	
		非人身傷害 Non Bodily Injury	55,580	42,555	34,412	15,218	9,576	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	28,163	28,252	29,074	23,511	15,322
			非人身傷害 Non Bodily Injury	44,434	24,059	10,687	9,583	4,914
第三者 Third Party		人身傷害 Bodily Injury	70,937	94,080	81,406	37,550	34,944	
		非人身傷害 Non Bodily Injury	47,517	33,950	20,322	8,810	10,923	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	949	513	1,682	4,281	4,296	
		非人身傷害 Non Bodily Injury	4,527	3,543	499	1,115	992	
	第三者 Third Party	人身傷害 Bodily Injury	30,816	19,663	13,189	60,366	4,393	
		非人身傷害 Non Bodily Injury	7,927	7,327	2,929	2,413	1,133	
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	9,717	15,447	21,058	11,180	6,282	
		非人身傷害 Non Bodily Injury	5,783	4,561	3,903	1,329	1,093	
	第三者 Third Party	人身傷害 Bodily Injury	39,057	38,357	17,822	2,787	806	
		非人身傷害 Non Bodily Injury	17,602	9,442	2,868	254	125	

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	2006年 Year 2006	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	10,544	22,930	13,509	16,499	1,827	
		非人身傷害 Non Bodily Injury	2,545	6,520	1,102	2,066	23	
	第三者 Third Party	人身傷害 Bodily Injury	28,404	35,431	33,509	19,770	4,354	
		非人身傷害 Non Bodily Injury	4,867	4,498	2,827	1,373	322	
	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	3,638	8,967	20,784	10,432	3,599
			非人身傷害 Non Bodily Injury	4,446	2,129	2,306	1,712	1,183
第三者 Third Party		人身傷害 Bodily Injury	9,617	17,581	17,042	4,478	4,179	
		非人身傷害 Non Bodily Injury	4,746	4,025	2,748	494	1,002	
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	300	0	347	0	
		非人身傷害 Non Bodily Injury	138	11	0	11	10	
	第三者 Third Party	人身傷害 Bodily Injury	6,754	14,960	8,996	8,787	1,670	
		非人身傷害 Non Bodily Injury	3,020	3,056	2,903	1,342	256	
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	811	3,001	1,854	3,757	2,452	
		非人身傷害 Non Bodily Injury	2,054	2,298	308	655	1,202	
	第三者 Third Party	人身傷害 Bodily Injury	34,582	43,155	42,008	18,377	6,483	
		非人身傷害 Non Bodily Injury	4,997	5,218	1,408	999	789	
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	756,687	114,134	71,586	35,276	20,656	
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	1,480,727	847,442	716,968	451,266	238,891	

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