

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
 二零零七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 2007

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	944,074	145,595	38,066,318
	第三者 Third Party	471,777	251,502	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	287,728	34,001	8,163,501
	第三者 Third Party	272,836	67,423	
拖拉機 Tractors	綜合 Comprehensive	30,500	3,477	1,095,179
	第三者 Third Party	44,252	10,708	
的士 Taxis	綜合 Comprehensive	20,330	1,634	185,382
	第三者 Third Party	108,692	14,914	
公共小型巴士 Public Light Buses	綜合 Comprehensive	25,187	904	188,302
	第三者 Third Party	69,632	3,560	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	30,319	3,295	1,440,627
	第三者 Third Party	39,912	7,095	
電單車 Motor Cycles	綜合 Comprehensive	830	212	8,598
	第三者 Third Party	55,691	45,631	
其他 Others	綜合 Comprehensive	17,123	2,264	720,178
	第三者 Third Party	66,537	9,292	
總額 Grand Total	所有承保範圍 All Coverage	2,485,420	601,507	49,868,085

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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by Class of Vehicle and Type of Coverage for Year 2007

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	2007年 Year 2007	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	1,588	14,438	16,055	14,893	20,014	20,855	
		非人身傷害 Non Bodily Injury	229,175	61,363	(2,705)	5,247	3,048	1,778	
	第三者 Third Party	人身傷害 Bodily Injury	3,478	28,417	64,234	59,938	49,927	15,669	
		非人身傷害 Non Bodily Injury	5,299	21,905	13,678	5,109	3,423	2,643	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	406	6,936	15,426	17,798	15,088	10,231
			非人身傷害 Non Bodily Injury	54,207	36,164	6,277	995	3,247	1,730
第三者 Third Party		人身傷害 Bodily Injury	1,379	19,057	37,930	35,845	24,801	28,830	
		非人身傷害 Non Bodily Injury	3,972	25,237	12,098	6,459	1,962	599	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	14	121	0	1,477	92	2,987	
		非人身傷害 Non Bodily Injury	7,443	7,873	247	960	88	134	
	第三者 Third Party	人身傷害 Bodily Injury	194	4,724	8,235	3,652	70,430	915	
		非人身傷害 Non Bodily Injury	318	3,894	2,975	548	334	0	
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	6	969	9,426	14,076	9,849	5,472	
		非人身傷害 Non Bodily Injury	1,933	3,525	2,406	644	331	534	
	第三者 Third Party	人身傷害 Bodily Injury	197	5,783	28,612	9,591	6,025	1,987	
		非人身傷害 Non Bodily Injury	589	8,182	4,982	484	152	67	

2. 於期間的已償付申索毛額 (按意外年度) (續)

(港幣千元)
(HK\$'000)

Gross Claims Paid during the period (Accident Year Basis) (Cont'd)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2007年 Year 2007	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	170	785	8,294	2,947	3,845	2,140
		非人身傷害 Non Bodily Injury	1,362	1,523	3,601	552	1,881	0
	第三者 Third Party	人身傷害 Bodily Injury	17	4,409	12,785	10,112	13,713	2,774
		非人身傷害 Non Bodily Injury	164	2,705	1,796	952	432	35
		人身傷害 Bodily Injury	1	410	3,838	5,380	5,962	3,261
		非人身傷害 Non Bodily Injury	3,150	4,508	2,625	601	134	34
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	65	1,702	5,481	10,157	403	742
		非人身傷害 Non Bodily Injury	108	2,209	894	941	31	0
	第三者 Third Party	人身傷害 Bodily Injury	172	345	4,326	3,848	4,081	678
		非人身傷害 Non Bodily Injury	337	1,147	1,318	190	1,072	0
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	14	66	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	13	342	3,642	1,235	2,375	597
		非人身傷害 Non Bodily Injury	8,395	1,364	(34)	(62)	(9)	(57)
		人身傷害 Bodily Injury	958	4,068	3,420	16,899	3,424	3,751
		非人身傷害 Non Bodily Injury	925	2,756	967	187	248	0
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	326,049	276,927	272,829	231,655	246,403	108,386

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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)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2007年 Year 2007	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	41,381	47,250	51,800	27,765	19,868	9,029	
		非人身傷害 Non Bodily Injury	116,778	45,612	24,930	14,407	11,461	20,531	
	第三者 Third Party	人身傷害 Bodily Injury	84,093	114,117	108,935	106,425	42,259	14,102	
		非人身傷害 Non Bodily Injury	57,001	60,063	37,467	15,086	14,815	4,614	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	29,410	35,395	20,734	14,214	11,308	4,373
			非人身傷害 Non Bodily Injury	54,628	26,491	19,023	5,404	3,642	3,122
第三者 Third Party		人身傷害 Bodily Injury	54,601	87,972	104,645	55,792	19,004	8,087	
		非人身傷害 Non Bodily Injury	48,165	38,507	23,741	11,513	6,656	5,494	
拖拉機 Tractors		綜合 Comprehensive	人身傷害 Bodily Injury	821	1,153	479	621	3,831	1,337
			非人身傷害 Non Bodily Injury	4,573	2,962	802	351	1,038	519
	第三者 Third Party	人身傷害 Bodily Injury	8,660	31,119	16,796	7,840	42,361	2,749	
		非人身傷害 Non Bodily Injury	7,790	7,241	7,769	1,639	729	833	
	的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	7,256	8,225	11,445	6,912	3,705	2,000
			非人身傷害 Non Bodily Injury	4,563	2,779	2,191	934	418	389
第三者 Third Party		人身傷害 Bodily Injury	65,449	36,137	30,975	9,865	1,114	714	
		非人身傷害 Non Bodily Injury	22,879	11,595	5,447	992	69	93	

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) (Cont'd)

(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	2007年 Year 2007	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	20,084	13,610	15,616	5,089	6,199	1,109
		非人身傷害 Non Bodily Injury	3,570	1,984	4,267	216	64	23
	第三者 Third Party	人身傷害 Bodily Injury	42,639	34,163	32,495	22,593	4,717	1,223
		非人身傷害 Non Bodily Injury	8,279	5,543	2,778	794	429	155
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	4,916	3,918	10,895	14,387	4,937	2,510
		非人身傷害 Non Bodily Injury	3,741	2,504	1,998	1,279	1,428	789
	第三者 Third Party	人身傷害 Bodily Injury	11,258	12,544	14,904	8,473	2,679	3,279
		非人身傷害 Non Bodily Injury	5,854	4,182	2,952	937	348	617
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	3	0	410	0	0	15
		非人身傷害 Non Bodily Injury	66	115	11	0	12	23
	第三者 Third Party	人身傷害 Bodily Injury	8,131	5,064	11,176	4,730	3,064	635
		非人身傷害 Non Bodily Injury	3,935	4,391	2,367	1,241	197	125
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	313	1,540	4,255	179	2,071	559
		非人身傷害 Non Bodily Injury	2,340	1,053	1,662	127	325	672
	第三者 Third Party	人身傷害 Bodily Injury	35,795	39,882	42,095	22,974	6,028	1,614
		非人身傷害 Non Bodily Injury	4,567	3,854	2,457	704	652	655
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	644,297	141,696	43,268	15,403	21,172	9,905
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	1,407,836	832,661	660,785	378,886	236,600	101,894

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