

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
 二零零八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 2008

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	1,052,008	161,455	45,787,721
	第三者 Third Party	457,984	250,954	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	336,789	37,960	9,536,035
	第三者 Third Party	259,284	68,736	
拖拉機 Tractors	綜合 Comprehensive	36,454	3,466	1,184,986
	第三者 Third Party	42,740	9,648	
的士 Taxis	綜合 Comprehensive	29,618	2,072	274,597
	第三者 Third Party	124,268	14,548	
公共小型巴士 Public Light Buses	綜合 Comprehensive	23,883	909	200,556
	第三者 Third Party	66,681	3,436	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	31,542	3,011	1,455,136
	第三者 Third Party	40,242	7,380	
電單車 Motor Cycles	綜合 Comprehensive	920	199	11,503
	第三者 Third Party	55,943	46,360	
其他 Others	綜合 Comprehensive	18,910	2,246	889,719
	第三者 Third Party	71,674	8,629	
總額 Grand Total	所有承保範圍 All Coverage	2,648,940	621,009	59,340,253

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。

Statistics contained herein are compiled from statistical information provided by insurers to the Insurance Authority in their Hong Kong Motor Vehicle Insurance (Direct Business) by Class of Vehicle and Type of Coverage Return. Such statistics were unaudited. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
二零零八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 2008

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	2008年 Year 2008	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	1,388	14,678	23,067	16,674	10,712	7,745	4,047	
		非人身傷害 Non Bodily Injury	305,730	81,323	(1,538)	4	887	348	1,086	
	第三者 Third Party	人身傷害 Bodily Injury	1,359	31,913	64,370	60,852	79,767	18,682	9,336	
		非人身傷害 Non Bodily Injury	3,270	24,883	17,125	11,182	3,552	855	276	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	545	11,282	20,133	18,920	11,744	9,975	1,303
			非人身傷害 Non Bodily Injury	58,410	34,816	7,307	4,115	1,885	166	147
第三者 Third Party		人身傷害 Bodily Injury	632	12,921	54,397	59,706	60,680	16,171	5,421	
		非人身傷害 Non Bodily Injury	1,764	25,597	16,894	5,378	961	1,122	840	
拖拉機 Tractors		綜合 Comprehensive	人身傷害 Bodily Injury	37	361	1,510	117	699	1,901	188
			非人身傷害 Non Bodily Injury	8,304	7,137	5,257	107	66	183	0
	第三者 Third Party	人身傷害 Bodily Injury	0	2,417	11,399	13,080	4,813	13,849	1,568	
		非人身傷害 Non Bodily Injury	73	3,961	4,147	3,479	125	252	35	
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	35	2,130	7,332	10,169	10,321	8,378	4,634	
		非人身傷害 Non Bodily Injury	1,633	2,241	831	331	95	119	95	
	第三者 Third Party	人身傷害 Bodily Injury	86	8,468	29,181	33,554	9,321	4,034	(1,885)	
		非人身傷害 Non Bodily Injury	180	7,711	5,057	1,285	89	100	0	

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	2008年 Year 2008	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	0	909	3,475	3,405	4,984	4,820	1,311
		非人身傷害 Non Bodily Injury	724	2,772	1,576	2,157	193	(54)	0
	第三者 Third Party	人身傷害 Bodily Injury	41	4,782	14,413	16,571	12,424	5,024	3,450
		非人身傷害 Non Bodily Injury	199	3,722	5,351	1,148	346	5	41
		綜合 Comprehensive	0	506	1,227	6,441	4,141	2,473	673
		非人身傷害 Non Bodily Injury	3,928	1,538	846	325	(11)	28	(10)
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	0	506	1,227	6,441	4,141	2,473	673
		非人身傷害 Non Bodily Injury	3,928	1,538	846	325	(11)	28	(10)
	第三者 Third Party	人身傷害 Bodily Injury	4,809	3,844	5,000	8,054	9,243	803	1,786
		非人身傷害 Non Bodily Injury	92	1,829	1,874	613	115	48	0
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	0	0	731	0	0	0
		非人身傷害 Non Bodily Injury	46	75	0	121	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	258	1,089	3,265	6,596	3,634	1,381	141
		非人身傷害 Non Bodily Injury	227	684	84	312	507	232	42
		綜合 Comprehensive	26	538	322	961	44	826	(5)
		非人身傷害 Non Bodily Injury	8,440	2,795	(2)	(340)	44	0	0
其他 Others	人身傷害 Bodily Injury	748	3,038	10,169	8,380	10,993	2,159	666	
	非人身傷害 Non Bodily Injury	1,595	1,978	1,336	381	28	3	0	
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	404,579	301,938	315,405	294,809	242,402	101,628	35,186

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。

Statistics contained herein are compiled from statistical information provided by insurers to the Insurance Authority in their Hong Kong Motor Vehicle Insurance (Direct Business) by Class of Vehicle and Type of Coverage Return. Such statistics were unaudited. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
二零零八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 2008

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)			2008年	2007年	2006年	2005年	2004年	2003年	2002年	
車輛類別	承保範圍	申索性質	Year 2008	Year 2007	Year 2006	Year 2005	Year 2004	Year 2003	Year 2002	
Class of Vehicle	Coverage	Nature of Claim								
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	35,622	71,336	41,747	33,951	8,685	8,347	4,780	
		非人身傷害 Non Bodily Injury	107,128	32,870	23,938	11,320	5,574	3,970	17,382	
	第三者 Third Party	人身傷害 Bodily Injury	84,491	124,234	102,650	67,930	54,781	31,176	12,578	
		非人身傷害 Non Bodily Injury	43,551	49,178	39,702	17,138	8,729	6,118	1,994	
		貨車 Goods Carrying Vehicles	綜合 Comprehensive	29,687	39,041	34,366	12,309	6,620	5,416	1,037
		非人身傷害 Non Bodily Injury	46,286	30,566	16,731	9,567	3,565	2,894	1,995	
第三者 Third Party	人身傷害 Bodily Injury	52,843	84,563	78,413	74,435	34,368	10,198	5,751		
	非人身傷害 Non Bodily Injury	50,662	36,743	24,908	13,239	8,775	3,877	2,548		
	拖拉機 Tractors	綜合 Comprehensive	269	1,144	568	104	120	1,930	1,650	
	非人身傷害 Non Bodily Injury	3,709	1,537	594	449	151	785	468		
第三者 Third Party	人身傷害 Bodily Injury	7,439	11,288	26,018	9,944	3,287	12,955	938		
	非人身傷害 Non Bodily Injury	5,218	9,453	3,819	2,908	857	584	742		
	的士 Taxis	綜合 Comprehensive	4,736	6,656	5,733	3,323	3,292	3,305	1,425	
	非人身傷害 Non Bodily Injury	2,919	2,715	1,966	705	498	208	290		
第三者 Third Party	人身傷害 Bodily Injury	39,440	58,910	37,365	12,421	5,737	368	70		
	非人身傷害 Non Bodily Injury	18,487	17,988	7,227	2,311	338	31	103		

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	2008年 Year 2008	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	8,961	19,024	11,858	9,675	1,641	1,400	340
		非人身傷害 Non Bodily Injury	1,944	1,876	1,200	1,587	209	20	3
		第三者 Third Party							
	第三者 Third Party	人身傷害 Bodily Injury	31,038	48,194	31,717	9,055	9,735	1,876	170
		非人身傷害 Non Bodily Injury	7,272	10,310	2,375	1,595	437	371	25
		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	3,435	7,134	8,821	3,845	13,052	2,669	1,219
		非人身傷害 Non Bodily Injury	3,572	3,139	2,089	1,211	2,011	1,410	665
		第三者 Third Party							
	第三者 Third Party	人身傷害 Bodily Injury	96,389	14,318	10,314	5,928	9,030	1,827	2,348
		非人身傷害 Non Bodily Injury	7,040	4,432	3,010	1,510	640	382	686
		綜合 Comprehensive							
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	3	0	0	0	0	0
		非人身傷害 Non Bodily Injury	30	43	66	21	0	11	0
		第三者 Third Party							
	第三者 Third Party	人身傷害 Bodily Injury	6,526	13,164	11,927	9,068	2,769	51	509
		非人身傷害 Non Bodily Injury	4,024	2,921	2,812	340	570	147	89
		綜合 Comprehensive							
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	639	1,114	660	265	118	452	0
		非人身傷害 Non Bodily Injury	3,033	1,007	512	191	115	129	145
		第三者 Third Party							
	第三者 Third Party	人身傷害 Bodily Injury	31,561	42,555	33,807	26,726	7,749	5,518	798
		非人身傷害 Non Bodily Injury	4,480	4,242	2,411	1,052	136	359	122
		所有承保範圍 All Coverage							
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	585,222	199,021	105,337	51,713	10,024	10,955	(2,938)
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	1,327,653	950,719	674,661	395,836	203,613	119,739	57,932

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。

Statistics contained herein are compiled from statistical information provided by insurers to the Insurance Authority in their Hong Kong Motor Vehicle Insurance (Direct Business) by Class of Vehicle and Type of Coverage Return. Such statistics were unaudited. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.