

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
二零零九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 2009

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	1,005,037	166,220	46,001,411
	第三者 Third Party	451,020	250,913	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	297,797	34,129	9,090,643
	第三者 Third Party	254,489	68,471	
拖拉機 Tractors	綜合 Comprehensive	32,720	3,505	1,045,001
	第三者 Third Party	37,711	8,778	
的士 Taxis	綜合 Comprehensive	23,050	1,216	179,918
	第三者 Third Party	166,401	13,580	
公共小型巴士 Public Light Buses	綜合 Comprehensive	29,234	773	163,416
	第三者 Third Party	105,768	3,620	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	26,137	2,881	1,233,448
	第三者 Third Party	38,875	6,735	
電單車 Motor Cycles	綜合 Comprehensive	897	170	10,489
	第三者 Third Party	52,847	43,925	
其他 Others	綜合 Comprehensive	19,657	2,315	913,359
	第三者 Third Party	72,384	8,528	
總額 Grand Total	所有承保範圍 All Coverage	2,614,024	615,759	58,637,685

本報告所包含的數字，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。請注意上述統計數字並不包括一家主要從事汽車保險業務而於二零零九年內被頒令臨時清盤之本地保險公司的資料。

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. Please note that the above statistics did not include that of a local insurer which engaged primarily in motor vehicle insurance business and was placed into provisional liquidation during the year 2009.

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二零零九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 2009

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	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	2004年 Year 2004	2003年 Year 2003	
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	1,395	9,002	26,054	21,524	12,561	4,290	2,070	
		非人身傷害 Non Bodily Injury	251,592	93,637	(1,048)	197	1,179	136	353	
		第三者 Third Party	2,421	29,002	78,200	68,426	31,809	42,193	14,196	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	680	8,427	23,680	22,596	17,225	3,899	1,582
			非人身傷害 Non Bodily Injury	47,514	35,166	8,314	7,258	1,007	772	498
			第三者 Third Party	463	14,539	41,218	41,728	47,693	16,238	1,760
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	11	85	401	279	0	0	5,794	
		非人身傷害 Non Bodily Injury	4,162	5,592	110	991	140	773	(215)	
		第三者 Third Party	1	1,480	5,164	12,129	10,440	627	7,282	
	的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	73	1,674	2,937	4,955	2,636	2,084	1,140
			非人身傷害 Non Bodily Injury	1,429	881	422	274	172	78	24
			第三者 Third Party	375	12,709	34,485	29,487	7,554	3,272	0
		非人身傷害 Non Bodily Injury	110	3,940	3,761	786	189	89	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	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	2004年 Year 2004	2003年 Year 2003
公共小型巴士 Public Light Buses	綜合 Comprehensive	人身傷害 Bodily Injury	0	1,066	4,106	3,151	6,641	762	389
		非人身傷害 Non Bodily Injury	1,018	1,718	1,928	563	889	285	45
	第三者 Third Party	人身傷害 Bodily Injury	25	7,471	17,581	13,719	9,685	9,501	255
		非人身傷害 Non Bodily Injury	662	8,108	6,095	1,577	382	69	0
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	7	404	4,043	5,439	2,497	1,935	1,910
		非人身傷害 Non Bodily Injury	4,382	542	356	26	40	27	32
	第三者 Third Party	人身傷害 Bodily Injury	49	3,356	6,725	6,534	3,543	5,023	523
		非人身傷害 Non Bodily Injury	113	2,360	1,872	1,149	169	41	0
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	0	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	41	0	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	81	493	4,161	7,288	3,671	1,038	0
		非人身傷害 Non Bodily Injury	208	885	448	81	338	210	0
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	5	687	1,386	0	134	0	0
		非人身傷害 Non Bodily Injury	9,930	1,912	778	34	(10)	0	0
	第三者 Third Party	人身傷害 Bodily Injury	567	5,819	8,937	9,703	11,593	6,416	168
		非人身傷害 Non Bodily Injury	1,160	3,088	1,432	588	232	5	3
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	336,952	297,521	320,371	275,405	180,897	102,666	38,956

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二零零九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 2009

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)			2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	2004年 Year 2004	2003年 Year 2003
車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim							
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	35,331	53,637	63,526	29,430	9,909	5,706	1,222
		非人身傷害 Non Bodily Injury	112,629	35,759	27,508	9,150	4,943	3,635	761
	第三者 Third Party	人身傷害 Bodily Injury	65,597	130,828	95,788	62,324	24,165	16,354	12,682
		非人身傷害 Non Bodily Injury	43,962	34,193	28,822	16,497	7,795	3,607	498
		人身傷害 Bodily Injury	23,177	36,814	43,091	17,968	5,861	6,805	828
		非人身傷害 Non Bodily Injury	36,589	24,129	16,937	6,209	2,678	1,739	397
貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	43,657	66,552	80,902	32,496	15,019	13,017	5,372
		非人身傷害 Non Bodily Injury	38,538	34,267	22,577	9,918	6,468	4,275	221
	第三者 Third Party	人身傷害 Bodily Injury	1,073	1,006	647	298	0	0	5,134
		非人身傷害 Non Bodily Injury	2,419	2,059	1,709	2,855	599	230	38
		人身傷害 Bodily Injury	3,471	9,551	9,599	18,582	4,794	1,538	8,313
		非人身傷害 Non Bodily Injury	3,386	5,419	5,278	1,522	1,628	485	276
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	2,455	3,580	5,258	853	465	311	1,380
		非人身傷害 Non Bodily Injury	1,531	1,352	1,153	297	52	158	13
	第三者 Third Party	人身傷害 Bodily Injury	30,650	30,101	67,583	7,715	3,539	137	74
		非人身傷害 Non Bodily Injury	9,891	8,823	7,580	1,059	1,024	53	0

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	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	2004年 Year 2004	2003年 Year 2003	
公共小型巴士 Public Light Buses	綜合 Comprehensive	人身傷害 Bodily Injury	7,695	10,320	17,855	4,153	2,345	16	950	
		非人身傷害 Non Bodily Injury	3,109	1,371	1,084	459	891	40	0	
	第三者 Third Party	人身傷害 Bodily Injury	47,051	41,109	39,988	9,116	1,972	1,286	526	
		非人身傷害 Non Bodily Injury	6,656	11,602	6,697	2,221	209	79	90	
		人身傷害 Bodily Injury	2,850	3,731	12,791	3,170	565	12,580	160	
		非人身傷害 Non Bodily Injury	3,819	2,849	1,768	1,620	899	408	343	
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	11,700	98,515	12,264	6,161	1,684	4,071	1,197	
		非人身傷害 Non Bodily Injury	20,938	10,832	4,646	2,114	2,126	725	79	
	第三者 Third Party	人身傷害 Bodily Injury	0	0	0	0	0	0	0	
		非人身傷害 Non Bodily Injury	173	33	26	70	11	135	(10)	
電單車 Motor Cycles	綜合 Comprehensive	人身傷害 Bodily Injury	5,184	7,319	13,049	2,791	6,795	2,467	(51)	
		非人身傷害 Non Bodily Injury	8,443	3,508	1,208	398	181	417	0	
	其他 Others	人身傷害 Bodily Injury	214	1,105	1,661	752	69	103	244	
		非人身傷害 Non Bodily Injury	2,868	1,596	790	1,232	80	86	8	
已招致但未報賠申索準備金 IBNR Provision	所有承保範圍 All Coverage	人身傷害 Bodily Injury	31,946	42,277	31,983	13,641	13,989	2,974	5,313	
		非人身傷害 Non Bodily Injury	4,019	3,765	1,827	1,312	705	88	270	
	總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	588,183	204,957	67,979	32,574	18,172	4,824	3,266
		所有承保範圍 All Coverage	所有性質 All Nature	1,199,204	922,959	693,574	298,957	139,632	88,349	49,594

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