

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
 二零一零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 2010

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 | 1,066,826 | 175,357 | 51,905,518 |
| | 第三者 Third Party | 483,327 | 265,536 | |
| 貨車 Goods Carrying Vehicles | 綜合 Comprehensive | 305,216 | 34,197 | 9,290,319 |
| | 第三者 Third Party | 287,032 | 72,910 | |
| 拖拉機 Tractors | 綜合 Comprehensive | 34,260 | 3,328 | 1,185,143 |
| | 第三者 Third Party | 37,730 | 8,979 | |
| 的士 Taxis | 綜合 Comprehensive | 31,276 | 1,334 | 237,304 |
| | 第三者 Third Party | 283,052 | 16,425 | |
| 公共小型巴士 Public Light Buses | 綜合 Comprehensive | 30,319 | 638 | 140,794 |
| | 第三者 Third Party | 139,252 | 3,716 | |
| 私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses | 綜合 Comprehensive | 25,393 | 2,806 | 1,313,480 |
| | 第三者 Third Party | 37,817 | 7,133 | |
| 電單車 Motor Cycles | 綜合 Comprehensive | 1,015 | 211 | 10,749 |
| | 第三者 Third Party | 51,046 | 42,094 | |
| 其他 Others | 綜合 Comprehensive | 20,546 | 2,216 | 1,235,866 |
| | 第三者 Third Party | 61,959 | 9,002 | |
| 總額 Grand Total | 所有承保範圍 All Coverage | 2,896,066 | 645,882 | 65,319,173 |

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。

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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) | | | 2010年 | 2009年 | 2008年 | 2007年 | 2006年 | 2005年 | 2004年 | 以前各年度 | | |
|---|----------------------------|-------------------------------|-----------------------|-----------------------|-----------|-----------|-----------|-----------|-----------|-------------|-------|-----|
| 車輛類別 | 承保範圍 | 申索性質 | Year 2010 | Year 2009 | Year 2008 | Year 2007 | Year 2006 | Year 2005 | Year 2004 | Prior Years | | |
| Class of Vehicle | Coverage | Nature of Claim | | | | | | | | | | |
| 私家車 Private Cars | 綜合 Comprehensive | 人身傷害 Bodily Injury | 2,279 | 12,457 | 26,116 | 39,776 | 10,158 | (196) | 1,400 | 8,877 | | |
| | | 非人身傷害 Non Bodily Injury | 271,056 | 81,387 | (10,327) | (5,063) | (1,340) | 21 | 80 | (1,738) | | |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 1,329 | 21,315 | 62,338 | 45,671 | 32,331 | 15,330 | 10,102 | 5,593 | | |
| | | 非人身傷害 Non Bodily Injury | 5,580 | 23,296 | 12,366 | 5,602 | 5,373 | 585 | 573 | 96 | | |
| | | 貨車 Goods Carrying Vehicles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 1,246 | 6,956 | 15,095 | 29,522 | 7,642 | 5,770 | 3,028 | 551 |
| | | 非人身傷害 Non Bodily Injury | | 48,355 | 28,099 | 7,696 | 1,874 | 1,951 | 1,211 | 3 | 76 | |
| 第三者 Third Party | 人身傷害 Bodily Injury | 1,247 | 11,784 | 35,614 | 30,556 | 13,481 | 10,651 | 10,038 | 5,789 | | | |
| | 非人身傷害 Non Bodily Injury | 1,570 | 19,556 | 10,971 | 5,184 | 1,886 | 305 | 787 | 101 | | | |
| | 拖拉機 Tractors | 綜合 Comprehensive | 人身傷害 Bodily Injury | 9 | 1,869 | 5 | 345 | 110 | 0 | 0 | 3,601 | |
| | 非人身傷害 Non Bodily Injury | | 5,607 | 3,534 | 255 | (93) | 356 | (468) | 36 | 24 | | |
| 第三者 Third Party | 人身傷害 Bodily Injury | 44 | 773 | 4,892 | 3,246 | 14,796 | 1,650 | 1,247 | 3,500 | | | |
| | 非人身傷害 Non Bodily Injury | 363 | 3,368 | 2,711 | 2,887 | 420 | 565 | 335 | 44 | | | |
| | 的士 Taxis | 綜合 Comprehensive | 人身傷害 Bodily Injury | 177 | 2,000 | 1,506 | 383 | 1,604 | 148 | 0 | 908 | |
| | 非人身傷害 Non Bodily Injury | | 2,357 | 930 | 479 | 92 | 121 | 21 | 0 | 56 | | |
| 第三者 Third Party | 人身傷害 Bodily Injury | 796 | 15,730 | 22,786 | 25,862 | 13,804 | 4,763 | 135 | 137 | | | |
| | 非人身傷害 Non Bodily Injury | 609 | 4,974 | 4,671 | 715 | 815 | 92 | 50 | 0 | | | |

(港幣千元)
(HK\$'000)

2. 於期間的已償付申索毛額(按意外年度)(續)

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 | 2010年 Year 2010 | 2009年 Year 2009 | 2008年 Year 2008 | 2007年 Year 2007 | 2006年 Year 2006 | 2005年 Year 2005 | 2004年 Year 2004 | 以前各年度 Prior Years |
|--|------------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| 公共小型巴士 Public Light Buses | 綜合 Comprehensive | 人身傷害 Bodily Injury | 269 | 822 | 4,386 | 3,969 | 3,439 | 733 | 16 | 190 |
| | | 非人身傷害 Non Bodily Injury | 870 | 1,188 | 1,186 | 816 | 1 | 800 | 3 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 238 | 6,730 | 15,345 | 13,647 | 7,687 | 3,432 | 1,510 | 141 |
| | | 非人身傷害 Non Bodily Injury | 3 | 6,530 | 8,862 | 3,279 | 607 | 111 | 0 | 13 |
| 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 | 313 | 1,262 | 2,066 | 2,114 | 122 | 3,470 | 2,577 |
| | | 非人身傷害 Non Bodily Injury | 2,919 | 2,932 | (159) | (76) | 86 | 52 | 83 | 16 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 147 | 1,697 | 13,124 | 4,324 | 6,191 | 575 | 2,304 | 689 |
| | | 非人身傷害 Non Bodily Injury | 171 | 2,198 | 2,886 | 347 | 19 | 127 | 0 | 0 |
| 電單車 Motor Cycles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 98 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 101 | 23 | (22) | 0 | 0 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 55 | 820 | 2,677 | 3,735 | (2,161) | 6,178 | 1,196 | 2,287 |
| | | 非人身傷害 Non Bodily Injury | 161 | 1,032 | 893 | 159 | 129 | 18 | 4 | 11 |
| 其他 Others | 綜合 Comprehensive | 人身傷害 Bodily Injury | 124 | 113 | 647 | 1,131 | 168 | 0 | 0 | (163) |
| | | 非人身傷害 Non Bodily Injury | 10,195 | 3,128 | 63 | 106 | (131) | (79) | (66) | (51) |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 341 | 3,352 | 11,471 | 11,975 | 4,128 | 6,645 | 888 | 3 |
| | | 非人身傷害 Non Bodily Injury | 2,297 | 2,169 | 1,214 | 133 | 94 | 4 | 0 | 10 |
| 總額 Grand Total | 所有承保範圍 All Coverage | 所有性質 All Nature | 360,613 | 271,075 | 261,009 | 232,170 | 125,879 | 59,166 | 37,222 | 33,338 |

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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 | 2010年 Year 2010 | 2009年 Year 2009 | 2008年 Year 2008 | 2007年 Year 2007 | 2006年 Year 2006 | 2005年 Year 2005 | 2004年 Year 2004 | 以前各年度 Prior Years | |
|--------------------------|-------------------------------|----------------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|-------|
| 私家車 Private Cars | 綜合 Comprehensive | 人身傷害 Bodily Injury | 46,509 | 64,578 | 47,224 | 24,625 | 10,376 | 5,900 | 2,446 | 11,659 | |
| | | 非人身傷害 Non Bodily Injury | 130,308 | 31,339 | 22,104 | 9,584 | 5,524 | 2,112 | 467 | 5,793 | |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 56,333 | 117,780 | 115,558 | 52,968 | 25,047 | 12,099 | 5,542 | 9,243 | |
| | | 非人身傷害 Non Bodily Injury | 42,032 | 31,131 | 19,863 | 13,323 | 9,468 | 4,392 | 1,209 | 601 | |
| | 貨車 Goods Carrying Vehicles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 22,143 | 40,065 | 38,627 | 18,000 | 4,806 | 92 | 3,142 | 4,062 |
| | | | 非人身傷害 Non Bodily Injury | 32,820 | 17,631 | 12,956 | 4,499 | 2,596 | 1,062 | 605 | 473 |
| 第三者 Third Party | | 人身傷害 Bodily Injury | 34,005 | 78,642 | 55,055 | 43,683 | 17,372 | 6,954 | 5,731 | 9,413 | |
| | | 非人身傷害 Non Bodily Injury | 38,504 | 29,330 | 19,479 | 8,031 | 4,531 | 4,087 | 690 | 1,001 | |
| 拖拉機 Tractors | 綜合 Comprehensive | 人身傷害 Bodily Injury | 491 | 1,279 | 1,136 | 62 | 71 | 0 | 0 | 533 | |
| | | 非人身傷害 Non Bodily Injury | 2,546 | 1,130 | 1,133 | 471 | 199 | 219 | 0 | 0 | |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 3,592 | 8,651 | 11,690 | 4,466 | 7,608 | 3,232 | 368 | 5,245 | |
| | | 非人身傷害 Non Bodily Injury | 3,440 | 4,227 | 3,192 | 2,246 | 875 | 1,024 | 70 | 1,364 | |
| 的士 Taxis | 綜合 Comprehensive | 人身傷害 Bodily Injury | 11,567 | 4,480 | 3,608 | 492 | 0 | 314 | 330 | 829 | |
| | | 非人身傷害 Non Bodily Injury | 2,355 | 1,192 | 979 | 341 | 48 | 42 | 63 | 388 | |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 74,659 | 57,804 | 32,138 | 14,590 | 3,297 | 1,328 | 85 | 166 | |
| | | 非人身傷害 Non Bodily Injury | 24,582 | 10,754 | 5,439 | 1,951 | 713 | 294 | 30 | 225 | |

(港幣千元)
(HK\$'000)

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)

| 車輛類別 Class of Vehicle | 承保範圍 Coverage | 申索性質 Nature of Claim | 2010年 Year 2010 | 2009年 Year 2009 | 2008年 Year 2008 | 2007年 Year 2007 | 2006年 Year 2006 | 2005年 Year 2005 | 2004年 Year 2004 | 以前各年度 Prior Years |
|--|------------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| 公共小型巴士 Public Light Buses | 綜合 Comprehensive | 人身傷害 Bodily Injury | 6,410 | 8,831 | 9,822 | 5,299 | 623 | 1,169 | 0 | 759 |
| | | 非人身傷害 Non Bodily Injury | 1,974 | 1,802 | 1,110 | 513 | 325 | 339 | 20 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 56,599 | 48,841 | 30,831 | 9,441 | 2,519 | 562 | 725 | 176 |
| | | 非人身傷害 Non Bodily Injury | 5,147 | 5,751 | 7,908 | 3,833 | 452 | 169 | 28 | 90 |
| 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 | 4,278 | 3,805 | 2,652 | 11,998 | 1,925 | 253 | 9,306 | 1,473 |
| | | 非人身傷害 Non Bodily Injury | 3,083 | 1,427 | 1,131 | 1,025 | 1,162 | 404 | 50 | 104 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 10,392 | 14,221 | 91,848 | 3,963 | 4,247 | 814 | 317 | 1,207 |
| | | 非人身傷害 Non Bodily Injury | 4,975 | 6,076 | 2,656 | 907 | 585 | 655 | 33 | 78 |
| 電單車 Motor Cycles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 0 | 0 | 0 | 243 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 50 | 62 | 37 | 15 | 46 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 8,854 | 15,084 | 7,440 | 3,955 | 703 | 1,859 | 1,145 | 326 |
| | | 非人身傷害 Non Bodily Injury | 4,897 | 2,785 | 1,279 | 496 | 85 | 124 | 199 | 974 |
| 其他 Others | 綜合 Comprehensive | 人身傷害 Bodily Injury | 2,622 | 1,937 | 1,680 | 908 | 306 | 62 | 0 | 1,242 |
| | | 非人身傷害 Non Bodily Injury | 3,076 | 1,863 | 1,504 | 1,391 | 359 | 131 | 23 | 90 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 37,607 | 32,119 | 38,090 | 9,820 | 5,290 | 6,213 | 1,796 | 5,520 |
| | | 非人身傷害 Non Bodily Injury | 4,497 | 3,811 | 2,415 | 858 | 921 | 524 | 46 | 50 |
| 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 | 636,338 | 248,291 | 121,896 | 43,643 | 30,028 | 7,269 | 12,166 | 6,179 |
| 總額 Grand Total | 所有承保範圍 All Coverage | 所有性質 All Nature | 1,316,685 | 896,719 | 712,480 | 297,640 | 142,107 | 63,698 | 46,632 | 69,263 |

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