

汽車保險統計數字(直接業務)
Motor Vehicle Insurance Statistics (Direct Business)
 二零一一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 2011

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	1,206,792	193,615	61,096,613
	第三者 Third Party	515,366	283,660	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	372,292	38,692	11,756,887
	第三者 Third Party	316,821	77,124	
拖拉機 Tractors	綜合 Comprehensive	47,007	4,162	1,885,714
	第三者 Third Party	37,890	8,827	
的士 Taxis	綜合 Comprehensive	30,479	1,394	251,505
	第三者 Third Party	288,074	17,361	
公共小型巴士 Public Light Buses	綜合 Comprehensive	23,031	477	105,410
	第三者 Third Party	145,390	3,920	
私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses	綜合 Comprehensive	30,587	3,050	1,693,189
	第三者 Third Party	56,766	8,612	
電單車 Motor Cycles	綜合 Comprehensive	938	198	9,996
	第三者 Third Party	55,561	46,580	
其他 Others	綜合 Comprehensive	16,229	1,666	714,076
	第三者 Third Party	82,131	10,585	
總額 Grand Total	所有承保範圍 All Coverage	3,225,354	699,923	77,513,390

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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 二零一一年按車輛類別及承保範圍種類劃分
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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)											
車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2011年 Year 2011	2010年 Year 2010	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	以前各年度 Prior Years	
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	2,077	17,266	17,279	25,093	16,725	2,487	1,813	2,511	
		非人身傷害 Non Bodily Injury	269,347	93,261	(11,484)	(1,691)	(869)	143	(287)	720	
	第三者 Third Party	人身傷害 Bodily Injury	1,907	22,974	57,712	61,375	43,687	16,933	3,552	4,913	
		非人身傷害 Non Bodily Injury	6,499	25,461	13,661	5,437	4,175	2,589	1,129	153	
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	429	8,679	15,804	21,083	14,158	1,427	215	1,617
			非人身傷害 Non Bodily Injury	49,349	28,268	5,214	1,926	16,083	493	(39)	(227)
第三者 Third Party		人身傷害 Bodily Injury	1,003	12,124	41,804	27,682	19,110	17,474	2,812	8,829	
		非人身傷害 Non Bodily Injury	3,066	26,041	18,004	4,595	2,125	681	495	424	
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	496	53	416	89	23	108	0	456	
		非人身傷害 Non Bodily Injury	7,119	5,515	264	110	2,887	(2)	0	383	
	第三者 Third Party	人身傷害 Bodily Injury	15	709	6,147	7,712	1,065	4,235	2,527	1,840	
		非人身傷害 Non Bodily Injury	361	4,259	3,737	1,789	(4,928)	103	80	138	
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	211	3,325	3,509	1,417	2,197	0	112	1,069	
		非人身傷害 Non Bodily Injury	2,635	1,953	643	200	214	1	14	85	
	第三者 Third Party	人身傷害 Bodily Injury	1,851	24,708	27,316	19,384	10,556	4,780	2,450	394	
		非人身傷害 Non Bodily Injury	884	11,801	5,680	1,448	235	1,093	143	12	

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	2011年 Year 2011	2010年 Year 2010	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	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	192	4,575	3,985	2,820	1,798	1,179	422	0	
		非人身傷害 Non Bodily Injury	1,206	2,043	1,231	669	366	72	265	172	
	第三者 Third Party	人身傷害 Bodily Injury	350	10,139	11,641	11,212	6,552	2,492	323	2,609	
		非人身傷害 Non Bodily Injury	333	3,371	2,262	4,608	833	547	414	305	
	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	152	425	1,295	333	10,833	2,591	122	6,283
			非人身傷害 Non Bodily Injury	3,553	2,850	(601)	106	12	(249)	0	0
第三者 Third Party		人身傷害 Bodily Injury	22	1,710	6,661	24,822	2,536	1,050	167	0	
		非人身傷害 Non Bodily Injury	78	2,922	2,887	459	170	24	222	1	
電單車 Motor Cycles		綜合 Comprehensive	人身傷害 Bodily Injury	0	0	0	0	0	0	0	0
			非人身傷害 Non Bodily Injury	9	0	(3)	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	227	1,694	2,848	2,729	2,687	642	1,428	945	
		非人身傷害 Non Bodily Injury	303	2,061	519	322	157	22	0	724	
	其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	11	167	1,833	59	578	52	0	(69)
			非人身傷害 Non Bodily Injury	10,748	1,309	(243)	50	126	(118)	(292)	2
第三者 Third Party		人身傷害 Bodily Injury	369	3,286	6,247	14,225	4,536	861	885	(9)	
		非人身傷害 Non Bodily Injury	2,614	3,053	958	453	14	31	24	0	
總額 Grand Total		所有承保範圍 All Coverage	所有性質 All Nature	367,416	326,002	247,226	240,516	158,641	61,741	18,996	34,280

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3. 於期間末的未決申索準備金毛額(按意外年度)

(港幣千元)

Gross Outstanding Claims Provision as at end of period (Accident Year Basis)											
車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2011年 Year 2011	2010年 Year 2010	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	以前各年度 Prior Years	
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	53,720	69,582	62,366	23,135	5,493	1,626	937	11,146	
		非人身傷害 Non Bodily Injury	149,934	41,136	19,488	10,407	4,380	3,058	390	6,865	
		第三者 Third Party	人身傷害 Bodily Injury	59,532	92,167	132,410	67,560	17,729	11,672	3,918	13,016
	貨車 Goods Carrying Vehicles	綜合 Comprehensive	非人身傷害 Non Bodily Injury	40,032	27,793	18,359	11,402	8,377	4,801	628	980
			人身傷害 Bodily Injury	25,179	44,001	48,420	25,572	6,460	344	(107)	4,828
			非人身傷害 Non Bodily Injury	43,182	22,923	13,006	7,004	5,430	2,996	585	683
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	51,700	85,095	71,261	33,901	15,049	4,742	2,854	6,510	
		非人身傷害 Non Bodily Injury	41,306	32,330	19,470	10,039	5,688	3,607	1,289	236	
		第三者 Third Party	人身傷害 Bodily Injury	498	863	1,205	903	49	7	0	0
	的士 Taxis	綜合 Comprehensive	非人身傷害 Non Bodily Injury	3,633	662	887	1,438	479	195	5	0
			人身傷害 Bodily Injury	4,972	5,538	9,992	10,726	1,588	735	1,697	3,449
			非人身傷害 Non Bodily Injury	4,403	6,026	3,937	2,054	1,719	750	779	90
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	6,956	11,375	2,779	965	82	0	10	480	
		非人身傷害 Non Bodily Injury	3,683	2,159	616	170	102	32	29	423	
		第三者 Third Party	人身傷害 Bodily Injury	89,047	85,023	55,745	9,356	5,182	703	846	166
	的士 Taxis	綜合 Comprehensive	非人身傷害 Non Bodily Injury	37,746	29,687	7,676	1,546	1,132	168	345	213

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)

車輛類別 Class of Vehicle	承保範圍 Coverage	申索性質 Nature of Claim	2011年 Year 2011	2010年 Year 2010	2009年 Year 2009	2008年 Year 2008	2007年 Year 2007	2006年 Year 2006	2005年 Year 2005	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	8,628	17,256	8,213	2,958	1,772	1,534	0	588	
		非人身傷害 Non Bodily Injury	1,435	1,774	803	878	469	251	0	0	
	第三者 Third Party	人身傷害 Bodily Injury	50,485	68,494	47,998	13,950	4,994	962	0	1,125	
		非人身傷害 Non Bodily Injury	9,949	9,139	5,010	1,824	757	255	0	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	2,317	4,655	3,702	1,463	3,289	1,276	153	3,125
			非人身傷害 Non Bodily Injury	5,501	2,084	1,785	583	681	429	45	103
第三者 Third Party		人身傷害 Bodily Injury	10,379	18,037	13,301	69,832	3,049	3,222	497	318	
		非人身傷害 Non Bodily Injury	6,026	3,918	2,622	1,864	839	510	232	33	
電單車 Motor Cycles		綜合 Comprehensive	人身傷害 Bodily Injury	0	0	0	0	0	0	0	0
			非人身傷害 Non Bodily Injury	113	46	47	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	6,515	12,416	14,078	4,963	1,737	55	2,334	1,007	
		非人身傷害 Non Bodily Injury	4,237	3,495	2,203	592	351	51	3	10	
其他 Others	綜合 Comprehensive	人身傷害 Bodily Injury	635	2,510	1,125	1,529	434	35	62	1,014	
		非人身傷害 Non Bodily Injury	2,860	2,162	1,544	1,189	250	132	69	19	
	第三者 Third Party	人身傷害 Bodily Injury	23,367	38,573	26,978	21,937	5,327	3,730	5,659	6,267	
		非人身傷害 Non Bodily Injury	4,705	3,863	1,793	1,020	502	276	275	47	
	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	762,970	325,429	98,868	57,335	19,899	9,452	1,851	16,206
	總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	1,515,645	1,070,211	697,687	398,095	123,289	57,606	25,385	79,037

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