

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business

二零零七年一月至三月
January to March 2007

直接及分入再保險業務
Direct & Reinsurance Inward Business

(港幣千元)
(HK\$'000)

業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的 佣金毛額 Gross Commissions Payable	須付的 佣金淨額 Net Commissions Payable	已償付 申索毛額 Gross Claims Paid	已償付 申索淨額 Net Claims Paid	已承付 申索淨額 Net Claims Incurred	管理開支 Management Expenses	* 承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	1,851,263	1,591,594	1,221,079	267,753	190,678	827,252	749,551	793,223	155,180	81,998
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	663,003	549,350	589,647	184,641	173,925	441,360	323,225	293,518	74,763	47,441
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,917	330	431	108	85	1	0	254	237	-145
船舶 - 損壞及法律責任 Ships, Damage & Liability	617,722	432,394	417,487	64,095	48,610	687,081	252,713	520,046	25,366	-176,535
貨運 Goods in Transit	324,163	221,296	213,271	68,712	42,654	78,613	54,616	55,772	38,334	76,511
財產損壞 Property Damage	1,288,009	686,388	676,817	359,683	206,395	481,621	227,501	161,115	126,098	183,209
一般法律責任 General Liability	1,528,115	1,078,020	993,222	277,793	193,581	738,577	591,723	525,901	155,995	117,745
金錢損失 Pecuniary Loss	301,248	154,910	160,334	47,753	11,664	52,818	31,077	48,691	22,268	77,711
非比例協約再保險 Non-Proportional Treaty Reinsurance	90,880	83,079	35,842	6,377	5,605	85,588	83,606	4,745	2,023	23,469
比例協約再保險 Proportional Treaty Reinsurance	125,408	106,451	67,994	40,358	34,479	56,226	54,934	21,690	1,986	9,839
總額 Total	6,791,728	4,903,812	4,376,124	1,317,273	907,676	3,449,137	2,368,946	2,424,955	602,250	441,243

*承保利潤 / (虧損) 是根據保險人呈報的 "滿期保費淨額" 減去 "須付的佣金淨額", "已承付申索淨額" 及 "管理開支" 而計算。

* Underwriting Profit / (Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包含數字, 是根據保險人向保險業監督提交的季度報表內申報的統計資料編制而成。該等資料屬臨時性質及未經審計, 並且以曆年基礎計算。因此該等資料有可能在經最後審計時而被修改。保險業監督雖已適當謹慎地編制該等統計數字, 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 in their quarterly returns to the Insurance Authority. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore a possibility of amendments before the final audited figures are produced. 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.

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直接業務
Direct Business

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意外及健康 Accident & Health	醫療 Medical	1,442,275	1,298,229	941,242	136,064	107,147	717,669	667,801	709,432	107,212	17,451	
	非醫療 Non-Medical	360,302	258,527	251,871	121,517	77,998	96,075	72,071	74,382	44,768	54,723	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		591,800	483,988	527,341	170,211	158,502	411,631	294,381	273,696	71,020	24,123	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		1,598	11	44	30	5	0	0	61	235	-257	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	6,199	4,009	3,763	1,013	533	1,292	987	1,485	919	826	
	其他業務 Non-Statutory	571,213	400,426	386,066	55,539	41,580	588,956	190,871	458,092	21,945	-135,551	
貨運 Goods in Transit		262,087	175,917	174,520	51,466	30,151	63,934	41,575	40,786	33,103	70,480	
財產損壞 Property Damage		842,337	437,119	392,308	241,842	138,411	267,308	63,087	54,932	91,979	106,986	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	171,534	151,264	175,790	22,198	20,566	243,996	200,234	79,957	21,496	53,771
		飲食及酒店業 Restaurants & Hotels	45,170	40,828	46,108	11,900	11,767	43,240	41,734	38,169	5,171	-8,999
		其他業務 Others	518,102	422,126	367,722	120,055	105,318	316,381	273,321	251,289	52,426	-41,311
	非法定業務 Non-Statutory	525,599	263,385	261,603	90,792	35,241	89,865	40,806	84,252	59,632	82,478	
金錢損失 Pecuniary Loss		210,202	87,196	83,615	31,905	3,423	40,256	23,205	19,694	10,841	49,657	
總額 Total		5,548,418	4,023,025	3,611,993	1,054,532	730,642	2,880,603	1,910,073	2,086,227	520,747	274,377	

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汽車 - 損壞及法律責任 - 直接業務
 Motor Vehicle, Damage & Liability - Direct Business

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私家車 Private Cars	341,916	283,023	303,446	109,010	101,524	168,458	142,717	143,032	44,075	14,815	98,359	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	144,702	119,456	132,394	41,308	39,567	162,231	87,716	74,117	16,406	2,304	25,982	
的士 Taxis	28,107	19,829	22,390	4,485	4,484	27,086	20,355	23,801	3,406	-9,301	3,666	
公共小型巴士 Public Light Buses	綠 Green	12,787	11,207	10,791	1,812	1,806	7,568	7,184	9,958	481	-1,454	728
	紅 Red	12,161	9,973	9,711	1,388	1,388	9,700	9,294	10,619	350	-2,646	418
電單車 Motor Cycles	12,543	10,472	11,796	4,059	3,674	6,380	4,739	798	2,255	5,069	11,338	
其他 Others	39,584	30,028	36,813	8,149	6,059	30,208	22,376	11,371	4,047	15,336	7,200	
總額 Total	591,800	483,988	527,341	170,211	158,502	411,631	294,381	273,696	71,020	24,123	147,691	

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分入再保險業務

Reinsurance Inward Business

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業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的 佣金毛額 Gross Commissions Payable	須付的 佣金淨額 Net Commissions Payable	已償付 申索毛額 Gross Claims Paid	已償付 申索淨額 Net Claims Paid	已承付 申索淨額 Net Claims Incurred	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	48,686	34,838	27,966	10,172	5,533	13,508	9,679	9,409	3,200	9,824
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	71,203	65,362	62,306	14,430	15,423	29,729	28,844	19,822	3,743	23,318
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	319	319	387	78	80	1	0	193	2	112
船舶 - 損壞及法律責任 Ships, Damage & Liability	40,310	27,959	27,658	7,543	6,497	96,833	60,855	60,469	2,502	-41,810
貨運 Goods in Transit	62,076	45,379	38,751	17,246	12,503	14,679	13,041	14,986	5,231	6,031
財產損壞 Property Damage	445,672	249,269	284,509	117,841	67,984	214,313	164,414	106,183	34,119	76,223
一般法律責任 General Liability	267,710	200,417	141,999	32,848	20,689	45,095	35,628	72,234	17,270	31,806
金錢損失 Pecuniary Loss	91,046	67,714	76,719	15,848	8,241	12,562	7,872	28,997	11,427	28,054
非比例協約再保險 Non-Proportional Treaty Reinsurance	90,880	83,079	35,842	6,377	5,605	85,588	83,606	4,745	2,023	23,469
比例協約再保險 Proportional Treaty Reinsurance	125,408	106,451	67,994	40,358	34,479	56,226	54,934	21,690	1,986	9,839
總額 Total	1,243,310	880,787	764,131	262,741	177,034	568,534	458,873	338,728	81,503	166,866