

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

二零零三年一月至六月
January to June 2003

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	2,423,526	2,055,029	1,782,242	373,060	246,409	1,157,830	1,045,855	1,109,049	261,278	165,506
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,580,595	1,247,643	1,265,911	331,615	296,697	718,254	566,787	845,591	140,158	(16,535)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,079	474	367	261	(297)	1,410	1,253	1,117	439	(892)
船舶 - 損壞及法律責任 Ships, Damage & Liability	532,350	381,528	356,513	61,743	44,920	139,812	91,885	357,631	25,314	(71,352)
貨運 Goods in Transit	503,686	355,358	353,323	97,759	58,512	143,604	98,830	138,278	63,053	93,480
財產損壞 Property Damage	2,926,216	1,406,579	1,343,922	710,776	346,697	709,404	334,602	316,191	227,676	453,358
一般法律責任 General Liability	3,557,991	2,407,485	2,125,791	544,035	365,048	1,350,711	921,464	1,431,828	285,711	43,204
金錢損失 Pecuniary Loss	541,030	206,227	153,028	73,355	8,562	120,909	33,503	40,189	40,814	63,463
非比例協約再保險 Non-Proportional Treaty Reinsurance	224,207	198,579	193,343	15,229	12,756	37,484	36,804	52,313	7,925	120,349
比例協約再保險 Proportional Treaty Reinsurance	386,585	351,464	331,957	158,775	139,007	200,126	184,978	221,559	12,224	(40,833)
總額 Total	12,682,265	8,610,366	7,906,397	2,366,608	1,518,311	4,579,544	3,315,961	4,513,746	1,064,592	809,748

*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輯而成。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 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

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	(港幣千元) (HK\$'000)	
											承保利潤/ (虧損) Underwriting Profit / (Loss)	
意外及健康 Accident & Health	醫療 Medical	1,648,466	1,500,697	1,227,870	147,695	102,042	955,027	897,658	907,038	161,426	57,364	
	非醫療 Non-Medical	596,234	404,786	398,709	182,221	112,437	150,748	105,223	100,244	94,868	91,160	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,452,952	1,135,560	1,152,814	312,210	281,093	672,446	525,438	742,698	133,226	(4,203)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		5,718	171	143	231	(303)	96	8	8	434	4	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	27,825	11,269	9,384	4,804	2,528	3,075	2,181	2,102	3,691	1,063	
	其他業務 Non-Statutory	420,528	302,821	276,435	44,531	31,157	108,952	65,092	338,872	17,845	(111,439)	
貨運 Goods in Transit		451,991	322,614	311,229	82,897	49,853	112,224	72,243	91,964	58,707	110,705	
財產損壞 Property Damage		1,798,980	833,151	761,440	511,600	242,817	331,539	115,426	115,885	169,301	233,437	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	863,392	545,754	516,993	80,106	44,609	481,828	326,937	416,827	47,235	8,322
		飲食及酒店業 Restaurants & Hotels	124,987	100,130	92,155	29,015	27,270	59,146	47,339	56,776	12,410	(4,301)
		其他業務 Others	1,310,900	981,841	850,194	252,587	214,645	544,665	397,996	548,416	111,424	(24,291)
	非法定業務 Non-Statutory	862,336	428,388	374,104	136,348	43,953	162,715	51,895	163,352	90,752	76,047	
金錢損失 Pecuniary Loss		387,221	109,950	80,982	53,961	4,319	85,819	13,714	15,769	31,602	29,292	
總額 Total		9,951,530	6,677,132	6,052,452	1,838,206	1,156,420	3,668,280	2,621,150	3,499,951	932,921	463,160	

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分入再保險業務

Reinsurance Inward Business

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	(港幣千元) (HK\$'000)
										承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	178,826	149,546	155,663	43,144	31,930	52,055	42,974	101,767	4,984	16,982
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	127,643	112,083	113,097	19,405	15,604	45,808	41,349	102,893	6,932	(12,332)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	361	303	224	30	6	1,314	1,245	1,109	5	(896)
船舶 - 損壞及法律責任 Ships, Damage & Liability	83,997	67,438	70,694	12,408	11,235	27,785	24,612	16,657	3,778	39,024
貨運 Goods in Transit	51,695	32,744	42,094	14,862	8,659	31,380	26,587	46,314	4,346	(17,225)
財產損壞 Property Damage	1,127,236	573,428	582,482	199,176	103,880	377,865	219,176	200,306	58,375	219,921
一般法律責任 General Liability	396,376	351,372	292,345	45,979	34,571	102,357	97,297	246,457	23,890	(12,573)
金錢損失 Pecuniary Loss	153,809	96,277	72,046	19,394	4,243	35,090	19,789	24,420	9,212	34,171
非比例協約再保險 Non-Proportional Treaty Reinsurance	224,207	198,579	193,343	15,229	12,756	37,484	36,804	52,313	7,925	120,349
比例協約再保險 Proportional Treaty Reinsurance	386,585	351,464	331,957	158,775	139,007	200,126	184,978	221,559	12,224	(40,833)
總額 Total	2,730,735	1,933,234	1,853,945	528,402	361,891	911,264	694,811	1,013,795	131,671	346,588