

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

二零零九年一月至六月  
January to June 2009

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

(港幣千元)  
(HK\$'000)

| 業務類別<br>Class of Business                         | 毛保費<br>Gross Premiums | 淨保費<br>Net Premiums | 滿期保費淨額<br>Net Earned Premiums | 須付的佣金毛額<br>Gross Commissions Payable | 須付的佣金淨額<br>Net Commissions Payable | 已償付申索毛額<br>Gross Claims Paid | 已償付申索淨額<br>Net Claims Paid | 已承付申索淨額<br>Net Claims Incurred | 管理開支<br>Management Expenses | * 承保利潤 / (虧損)<br>Underwriting Profit / (Loss) |
|---|-----------------------|---------------------|-------------------------------|--------------------------------------|------------------------------------|------------------------------|----------------------------|--------------------------------|-----------------------------|---|
| 意外及健康<br>Accident & Health                        | 4,216,113             | 3,642,916           | 3,133,503                     | 610,829                              | 438,071                            | 2,316,778                    | 2,086,622                  | 2,060,814                      | 351,697                     | 282,921                                       |
| 汽車 - 損壞及法律責任<br>Motor Vehicle, Damage & Liability | 1,437,065             | 1,227,046           | 1,221,758                     | 392,160                              | 354,982                            | 952,281                      | 789,647                    | 730,374                        | 155,632                     | (19,230)                                      |
| 飛機 - 損壞及法律責任<br>Aircraft, Damage & Liability      | 5,891                 | 137                 | 969                           | 268                                  | (91)                               | 4,010                        | 4,018                      | 65                             | 910                         | 85  |
| 船舶 - 損壞及法律責任<br>Ships, Damage & Liability         | 960,513               | 640,633             | 559,908                       | 114,865                              | 85,528                             | 478,255                      | 254,920                    | 412,476                        | 53,423                      | 8,481   |
| 貨運<br>Goods in Transit                            | 613,538               | 394,858             | 403,660                       | 123,617                              | 76,414                             | 234,169                      | 149,629                    | 108,509                        | 71,587                      | 147,150                                       |
| 財產損壞<br>Property Damage                           | 2,801,834             | 1,452,916           | 1,373,880                     | 639,091                              | 364,953                            | 1,318,982                    | 377,213                    | 247,232                        | 271,808                     | 489,887                                       |
| 一般法律責任<br>General Liability                       | 3,287,893             | 2,439,871           | 2,137,050                     | 559,076                              | 418,621                            | 1,607,292                    | 1,289,938                  | 1,060,653                      | 386,168                     | 271,608                                       |
| 金錢損失<br>Pecuniary Loss                            | 981,498               | 520,371             | 437,588                       | 122,650                              | 31,983                             | 507,222                      | 232,655                    | 224,829                        | 87,018                      | 93,758  |
| 非比例協約再保險<br>Non-Proportional Treaty Reinsurance   | 101,257               | 94,574              | 62,493                        | 7,906                                | 7,286                              | 35,482                       | 30,706                     | 46,380                         | 2,170                       | 6,657   |
| 比例協約再保險<br>Proportional Treaty Reinsurance        | 102,676               | 86,817              | 84,147                        | 33,144                               | 26,094                             | 66,080                       | 53,421                     | 41,475                         | 4,314                       | 12,264  |
| 總額<br>Total                                       | 14,508,278            | 10,500,139          | 9,414,956                     | 2,603,606                            | 1,803,841                          | 7,520,551                    | 5,268,769                  | 4,932,807                      | 1,384,727                   | 1,293,581                                     |

\*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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二零零九年一月至六月  
January to June 2009

直接業務  
Direct Business

(港幣千元)  
(HK\$'000)

| 業務類別<br>Class of Business                         |                        | 毛保費<br>Gross Premiums          | 淨保費<br>Net Premiums | 滿期保費<br>淨額<br>Net Earned Premiums | 須付的<br>佣金毛額<br>Gross Commissions Payable | 須付的<br>佣金淨額<br>Net Commissions Payable | 已償付<br>申索毛額<br>Gross Claims Paid | 已償付<br>申索淨額<br>Net Claims Paid | 已承付<br>申索淨額<br>Net Claims Incurred | 管理開支<br>Management Expenses | 承保利潤/<br>(虧損)<br>Underwriting Profit / (Loss) |          |
|---|------------------------|--------------------------------|---------------------|-----------------------------------|--|--|----------------------------------|--------------------------------|------------------------------------|-----------------------------|---|----------|
| 意外及健康<br>Accident & Health                        | 醫療<br>Medical          | 3,297,025                      | 2,969,063           | 2,467,803                         | 332,345                                  | 257,739                                | 2,029,316                        | 1,873,871                      | 1,849,478                          | 247,528                     | 113,058                                       |          |
|   | 非醫療<br>Non-Medical     | 792,794                        | 582,301             | 571,796                           | 251,559                                  | 165,718                                | 212,728                          | 159,678                        | 161,440                            | 91,345                      | 153,293                                       |          |
| 汽車 - 損壞及法律責任<br>Motor Vehicle, Damage & Liability |                        | 1,241,836                      | 1,040,583           | 1,051,909                         | 347,257                                  | 312,841                                | 851,316                          | 691,112                        | 620,878                            | 143,981                     | (25,791)                                      |          |
| 飛機 - 損壞及法律責任<br>Aircraft, Damage & Liability      |                        | 5,828                          | 74                  | 68                                | 257                                      | (109)                                  | 0                                | 0                              | (8)                                | 919                         | (734)   |          |
| 船舶 - 損壞及法律責任<br>Ships, Damage & Liability         | 法定業務<br>Statutory      | 20,687                         | 13,182              | 12,789                            | 3,076                                    | 1,539                                  | 2,301                            | 2,177                          | 31                                 | 2,264                       | 8,955   |          |
|   | 其他業務<br>Non-Statutory  | 732,990                        | 504,897             | 473,406                           | 91,176                                   | 72,191                                 | 439,157                          | 221,632                        | 372,411                            | 40,334                      | (11,530)                                      |          |
| 貨運<br>Goods in Transit                            |                        | 456,288                        | 275,540             | 296,055                           | 87,831                                   | 49,490                                 | 177,336                          | 105,038                        | 57,712                             | 57,634                      | 131,219                                       |          |
| 財產損壞<br>Property Damage                           |                        | 1,643,357                      | 922,929             | 885,831                           | 466,745                                  | 289,317                                | 549,746                          | 191,151                        | 87,641                             | 190,749                     | 318,124                                       |          |
| 一般法律責任<br>General Liability                       | 法定業務<br>Statutory      | 建造業<br>Construction            | 582,420             | 498,129                           | 335,807                                  | 43,655                                 | 34,656                           | 408,807                        | 357,846                            | 189,069                     | 36,684  | 75,398   |
|   |                        | 飲食及酒店業<br>Restaurants & Hotels | 109,823             | 98,143                            | 94,270                                   | 26,822                                 | 26,052                           | 102,460                        | 99,810                             | 91,403                      | 13,035  | (36,220) |
|   |                        | 其他業務<br>Others                 | 1,130,569           | 948,582                           | 815,164                                  | 238,233                                | 214,407                          | 719,742                        | 609,952                            | 506,987                     | 115,188                                       | (21,418) |
|   | 非法定業務<br>Non-Statutory | 1,021,317                      | 587,604             | 595,270                           | 186,446                                  | 107,136                                | 250,415                          | 127,339                        | 191,034                            | 132,297                     | 164,803                                       |          |
| 金錢損失<br>Pecuniary Loss                            |                        | 676,515                        | 339,971             | 282,929                           | 85,098                                   | 16,023                                 | 326,302                          | 86,168                         | 162,797                            | 47,979                      | 56,130  |          |
| 總額<br>Total                                       |                        | 11,711,449                     | 8,780,998           | 7,883,097                         | 2,160,500                                | 1,547,000                              | 6,069,626                        | 4,525,774                      | 4,290,873                          | 1,119,937                   | 925,287                                       |          |

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

(港幣千元)  
(HK\$'000)

| 業務類別<br>Class of Business                    | 毛保費<br>Gross Premiums | 淨保費<br>Net Premiums | 滿期保費<br>淨額<br>Net Earned Premiums | 須付的<br>佣金毛額<br>Gross Commissions Payable | 須付的<br>佣金淨額<br>Net Commissions Payable | 已償付<br>申索毛額<br>Gross Claims Paid | 已償付<br>申索淨額<br>Net Claims Paid | 已承付<br>申索淨額<br>Net Claims Incurred | 管理開支<br>Management Expenses | 承保利潤/<br>(虧損)<br>Underwriting Profit/(Loss) | 於期間的承保/<br>續保車輛數目<br>No. of vehicles written/renewed during the period |       |
|--|-----------------------|---------------------|-----------------------------------|--|--|----------------------------------|--------------------------------|------------------------------------|-----------------------------|---|--|-------|
| 私家車<br>Private Cars                          | 731,274               | 609,078             | 616,457                           | 230,302                                  | 203,176                                | 392,845                          | 342,923                        | 319,724                            | 90,583                      | 2,974                                       | 213,631  |       |
| 貨車及拖拉機<br>Goods Carrying Vehicles & Tractors | 292,315               | 252,056             | 265,700                           | 85,318                                   | 81,055                                 | 260,459                          | 202,110                        | 176,331                            | 34,567                      | (26,253)                                    | 54,305   |       |
| 的士<br>Taxis                                  | 75,334                | 65,144              | 52,496                            | 7,733                                    | 7,731                                  | 75,137                           | 56,631                         | 53,866                             | 6,314                       | (15,415)                                    | 7,254  |       |
| 公共小型巴士<br>Public Light Buses                 | 綠<br>Green            | 31,633              | 27,120                            | 23,533                                   | 2,845                                  | 2,845                            | 26,713                         | 25,188                             | 21,981                      | 1,123                                       | (2,416)  | 1,475 |
|  | 紅<br>Red              | 25,241              | 20,625                            | 14,424                                   | 1,739                                  | 1,739                            | 26,847                         | 20,048                             | 14,243                      | 643   | (2,201)  | 770   |
| 電單車<br>Motor Cycles                          | 25,684                | 22,237              | 22,906                            | 7,731                                    | 7,218                                  | 10,380                           | 9,614                          | 8,994                              | 4,390                       | 2,304                                       | 21,670   |       |
| 其他<br>Others                                 | 60,355                | 44,323              | 56,393                            | 11,589                                   | 9,077                                  | 58,935                           | 34,598                         | 25,739                             | 6,361                       | 15,216                                      | 10,000   |       |
| 總額<br>Total                                  | 1,241,836             | 1,040,583           | 1,051,909                         | 347,257                                  | 312,841                                | 851,316                          | 691,112                        | 620,878                            | 143,981                     | (25,791)                                    | 309,105  |       |

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分入再保險業務

Reinsurance Inward Business

(港幣千元)  
(HK\$'000)

| 業務類別<br>Class of Business                         | 毛保費<br>Gross Premiums | 淨保費<br>Net Premiums | 滿期保費<br>淨額<br>Net Earned Premiums | 須付的<br>佣金毛額<br>Gross Commissions Payable | 須付的<br>佣金淨額<br>Net Commissions Payable | 已償付<br>申索毛額<br>Gross Claims Paid | 已償付<br>申索淨額<br>Net Claims Paid | 已承付<br>申索淨額<br>Net Claims Incurred | 管理開支<br>Management Expenses | 承保利潤/<br>(虧損)<br>Underwriting Profit / (Loss) |
|---|-----------------------|---------------------|-----------------------------------|--|--|----------------------------------|--------------------------------|------------------------------------|-----------------------------|---|
| 意外及健康<br>Accident & Health                        | 126,294               | 91,552              | 93,904                            | 26,925                                   | 14,614                                 | 74,734                           | 53,073                         | 49,896                             | 12,824                      | 16,570  |
| 汽車 - 損壞及法律責任<br>Motor Vehicle, Damage & Liability | 195,229               | 186,463             | 169,849                           | 44,903                                   | 42,141                                 | 100,965                          | 98,535                         | 109,496                            | 11,651                      | 6,561   |
| 飛機 - 損壞及法律責任<br>Aircraft, Damage & Liability      | 63                    | 63                  | 901                               | 11                                       | 18                                     | 4,010                            | 4,018                          | 73                                 | (9)                         | 819   |
| 船舶 - 損壞及法律責任<br>Ships, Damage & Liability         | 206,836               | 122,554             | 73,713                            | 20,613                                   | 11,798                                 | 36,797                           | 31,111                         | 40,034                             | 10,825                      | 11,056  |
| 貨運<br>Goods in Transit                            | 157,250               | 119,318             | 107,605                           | 35,786                                   | 26,924                                 | 56,833                           | 44,591                         | 50,797                             | 13,953                      | 15,931  |
| 財產損壞<br>Property Damage                           | 1,158,477             | 529,987             | 488,049                           | 172,346                                  | 75,636                                 | 769,236                          | 186,062                        | 159,591                            | 81,059                      | 171,763                                       |
| 一般法律責任<br>General Liability                       | 443,764               | 307,413             | 296,539                           | 63,920                                   | 36,370                                 | 125,868                          | 94,991                         | 82,160                             | 88,964                      | 89,045  |
| 金錢損失<br>Pecuniary Loss                            | 304,983               | 180,400             | 154,659                           | 37,552                                   | 15,960                                 | 180,920                          | 146,487                        | 62,032                             | 39,039                      | 37,628  |
| 非比例協約再保險<br>Non-Proportional Treaty Reinsurance   | 101,257               | 94,574              | 62,493                            | 7,906                                    | 7,286                                  | 35,482                           | 30,706                         | 46,380                             | 2,170                       | 6,657   |
| 比例協約再保險<br>Proportional Treaty Reinsurance        | 102,676               | 86,817              | 84,147                            | 33,144                                   | 26,094                                 | 66,080                           | 53,421                         | 41,475                             | 4,314                       | 12,264  |
| 總額<br>Total                                       | 2,796,829             | 1,719,141           | 1,531,859                         | 443,106                                  | 256,841                                | 1,450,925                        | 742,995                        | 641,934                            | 264,790                     | 368,294                                       |