

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一六年一月至六月  
 January to June 2016  
 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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	7,510,698	5,904,983	5,032,629	982,534	635,750	4,347,355	3,523,494	3,526,453	(3,409)	747,545	126,290
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,525,311	2,103,229	2,147,826	689,584	565,074	1,476,221	1,192,805	1,431,421	2,619	266,420	(117,708)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	32,905	8,308	5,622	2,651	1,399	5,876	5,511	(548)	0	1,911	2,860
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,045,471	933,583	691,301	183,434	120,834	612,720	263,800	275,490	694	111,929	182,354
貨運 Goods in Transit	711,712	472,817	413,867	111,497	67,402	221,091	141,173	142,229	0	82,814	121,422
財產損壞 Property Damage	3,983,730	2,052,206	2,086,460	972,124	526,016	1,674,126	632,936	604,307	(4,133)	413,273	546,997
一般法律責任 General Liability	5,609,038	4,229,624	4,074,506	981,493	686,601	2,780,946	2,109,678	2,537,308	2,228	733,200	115,169
金錢損失 Pecuniary Loss	1,240,402	617,050	638,319	228,290	57,366	649,809	254,726	250,708	55,814	243,541	30,890
非比例協約再保險 Non-proportional Treaty Reinsurance	122,806	116,386	87,361	9,669	9,221	14,287	13,352	16,119	0	4,033	57,988
比例協約再保險 Proportional Treaty Reinsurance	232,621	187,842	165,511	76,183	65,625	93,239	79,230	82,466	0	8,404	9,016
總額 Total	24,014,694	16,626,028	15,343,402	4,237,459	2,735,288	11,875,670	8,216,705	8,865,953	53,813	2,613,070	1,075,278

註：承保利潤/(虧損)是根據保險公司呈報的"滿期保費淨額"減去"須付的佣金淨額"，"已承付申索淨額"，"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risks Adjustment" & "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

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(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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	
意外及健康 Accident & Health	醫療 Medical	5,804,349	4,597,802	3,817,306	533,232	343,074	3,706,970	3,007,135	3,029,248	(728)	487,296	(41,584)	
	非醫療 Non-Medical	1,276,198	982,131	935,518	367,008	238,237	407,153	326,150	332,337	55	214,497	150,392	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,287,390	1,026,595	997,376	352,750	265,470	660,975	501,409	603,016	1,799	152,040	(24,949)	
	第三者 Third Party	751,929	622,203	646,037	160,368	134,632	554,466	444,185	508,741	839	91,396	(89,571)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		11,084	395	683	308	(700)	1,405	1,040	1,051	0	1,196	(864)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	167,208	90,867	93,563	27,534	13,023	94,525	58,877	29,778	0	14,395	36,367	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	21,260	15,084	15,295	3,641	2,540	4,261	3,360	877	0	2,538	9,340
		承運人責任 Forwarder Liability	32,458	23,634	28,864	7,992	4,679	23,589	17,679	4,682	0	3,544	15,959
		船東責任保賠 Protection & Indemnity	1,380,959	528,327	302,390	72,018	55,415	305,705	85,476	93,149	694	54,390	98,742
		其他 Others	5,229	3,361	3,754	1,104	715	4,548	3,533	4,098	0	431	(1,490)
貨運 Goods in Transit		415,723	291,652	264,060	57,443	34,512	108,454	61,688	70,754	0	56,304	102,490	
財產損壞 Property Damage	火災 Fire	1,644,680	890,763	811,760	473,022	276,418	369,957	167,552	149,251	(952)	197,612	189,431	
	工程 Engineering	238,614	89,864	83,010	33,092	(6,612)	64,263	21,794	27,841	(121)	36,642	25,260	
	其他 Others	306,254	178,045	188,956	81,671	54,427	101,119	48,846	16,789	(9)	33,163	84,586	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	3,356,381	2,861,772	2,675,501	580,705	466,788	1,986,860	1,688,774	2,008,679	2,218	381,104	(183,288)	
	業主立案法團責任 Owners' Corporation Liability	20,055	15,660	13,872	4,636	3,413	3,801	3,220	(2,699)	0	2,178	10,980	
	其他 Others	1,456,906	895,571	928,139	266,746	145,003	592,797	302,646	296,109	19	244,294	242,714	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	206,507	184,526	218,751	40,363	33,966	2,907	2,399	2,447	0	36,530	145,808	
	其他 Others	557,671	201,589	176,501	80,928	(16,989)	311,566	115,555	37,206	36,583	115,721	3,980	
總額 Total		18,940,855	13,499,841	12,201,336	3,144,561	2,048,011	9,305,321	6,861,318	7,213,354	40,397	2,125,271	774,303	

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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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	430,151	325,050	279,805	82,294	54,439	233,232	190,209	164,868	(2,736)	45,752	17,482
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	485,992	454,431	504,413	176,466	164,972	260,780	247,211	319,664	(19)	22,984	(3,188)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	21,821	7,913	4,939	2,343	2,099	4,471	4,471	(1,599)	0	715	3,724
船舶 - 損壞及法律責任 Ships, Damage & Liability	438,357	272,310	247,435	71,145	44,462	180,092	94,875	142,906	0	36,631	23,436
貨運 Goods in Transit	295,989	181,165	149,807	54,054	32,890	112,637	79,485	71,475	0	26,510	18,932
財產損壞 Property Damage	1,794,182	893,534	1,002,734	384,339	201,783	1,138,787	394,744	410,426	(3,051)	145,856	247,720
一般法律責任 General Liability	775,696	456,621	456,994	129,406	71,397	197,488	115,038	235,219	(9)	105,624	44,763
金錢損失 Pecuniary Loss	476,224	230,935	243,067	106,999	40,389	335,336	136,772	211,055	19,231	91,290	(118,898)
非比例協約再保險 Non-proportional Treaty Reinsurance	122,806	116,386	87,361	9,669	9,221	14,287	13,352	16,119	0	4,033	57,988
比例協約再保險 Proportional Treaty Reinsurance	232,621	187,842	165,511	76,183	65,625	93,239	79,230	82,466	0	8,404	9,016
總額 Total	5,073,839	3,126,187	3,142,066	1,092,898	687,277	2,570,349	1,355,387	1,652,599	13,416	487,799	300,975

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

汽車類別 Type of Motor Vehicle		承保範圍 Coverage	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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured
			港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
私家車 Private Cars		綜合 Comprehensive	817,146	620,940	606,947	235,253	165,575	468,838	343,460	370,843	665	106,840	(36,976)	45,873,409	135,279
		第三者 Third Party	294,608	227,935	235,835	80,824	66,351	182,166	149,184	142,546	1,449	40,293	(14,804)		154,258
貨車 Goods Carrying Vehicles		綜合 Comprehensive	317,830	270,344	265,932	94,928	79,797	138,057	114,960	156,982	391	33,953	(5,191)	12,071,209	30,563
		第三者 Third Party	129,886	114,077	118,089	36,918	33,081	121,339	103,396	134,239	546	16,176	(65,953)		38,054
拖拉機 Tractors		綜合 Comprehensive	35,471	32,706	30,287	11,183	10,122	10,325	9,105	12,113	1	2,688	5,363	2,165,830	3,642
		第三者 Third Party	19,249	17,351	16,330	6,173	5,618	18,183	11,678	31,723	(117)	1,269	(22,163)		4,950
的士 Taxis		綜合 Comprehensive	76,976	67,596	58,050	4,733	4,130	27,756	18,994	41,527	404	4,876	7,113	595,212	2,968
		第三者 Third Party	129,086	108,416	118,292	8,894	6,673	122,018	94,499	97,136	(220)	9,359	5,344		6,556
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	6,428	5,771	3,430	199	175	935	799	1,937	286	231	801	51,660	121
		第三者 Third Party	50,051	43,377	47,169	2,939	2,436	33,902	29,477	37,153	(380)	2,778	5,182		1,502
	紅色 Red	綜合 Comprehensive	3,441	3,154	3,103	239	234	2,579	2,569	4,760	0	118	(2,009)	21,980	59
		第三者 Third Party	23,567	21,635	20,429	1,609	1,573	9,505	8,117	13,141	0	1,027	4,688		561
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	14,712	12,833	15,847	2,970	2,629	5,730	5,467	8,894	35	1,616	2,673	1,059,119	1,800
		第三者 Third Party	35,910	32,259	30,913	5,435	5,065	31,401	27,862	28,884	(414)	3,408	(6,030)		5,372
電單車 Motor Cycles		綜合 Comprehensive	846	694	629	86	63	403	243	223	3	185	155	16,483	194
		第三者 Third Party	35,476	31,236	30,648	9,915	8,899	10,179	9,578	7,413	2	9,679	4,655		30,577
其他 Others		綜合 Comprehensive	14,540	12,557	13,151	3,159	2,745	6,352	5,812	5,737	14	1,533	3,122	660,824	1,262
		第三者 Third Party	34,096	25,917	28,332	7,661	4,936	25,773	10,394	16,506	(27)	7,407	(490)		6,837
總額 Grand Total	所有承保範圍 All Coverage		2,039,319	1,648,798	1,643,413	513,118	400,102	1,215,441	945,594	1,111,757	2,638	243,436	(114,520)	62,515,726	424,555

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 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

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(HK\$'000)

職業行業 Trade Occupation	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	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	7,109	6,350	6,868	1,654	1,386	3,002	2,815	4,241	(8)	724	525	619,858	
2 採礦及採石業 Mining & Quarrying	1,398	1,316	1,641	278	204	4,149	2,194	1,304	0	191	(58)	383,603	
3 製造業 Manufacturing	168,898	153,024	130,848	37,146	32,636	68,935	64,811	74,154	147	18,993	4,918	33,036,418	
4 電力, 燃氣及水務業 Electricity, Gas & Water	8,287	6,201	5,037	1,248	593	12,238	6,454	(1,222)	0	1,169	4,497	5,186,241	
5 a. 特別行業 Special Trades	414,799	356,177	295,990	82,771	68,645	168,354	152,657	129,537	797	41,829	55,182	36,877,176	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	33,161	29,856	26,723	6,865	6,376	10,423	9,860	13,522	(3)	1,775	5,053	2,124,645	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	902,559	771,179	825,388	78,036	65,135	806,544	676,472	940,668	529	80,316	(261,260)		102,246,134
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	379,122	319,853	273,785	92,054	75,551	151,438	134,282	155,434	195	49,744	(7,139)	74,427,044	
b. 飲食及酒店業 Restaurants & Hotels	318,552	282,655	229,097	55,780	47,641	166,752	151,819	145,760	87	34,429	1,180	20,667,013	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	283,954	241,074	238,716	50,084	33,816	151,738	134,046	142,467	(129)	35,632	26,930	41,873,422	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	449,287	385,532	319,095	91,203	74,552	173,705	140,692	190,669	784	56,709	(3,619)	199,803,096	
9 社區, 社會及個人服務業 Community, Social & Personal Services	364,600	290,061	300,248	77,831	55,341	258,382	207,181	202,016	(181)	56,725	(13,653)	71,371,749	
10 其他/未分類職業 Others/Non-Classified Occupations	24,655	18,494	22,065	5,755	4,912	11,200	5,491	10,129	0	2,868	4,156	6,516,378	
總額 Grand Total	3,356,381	2,861,772	2,675,501	580,705	466,788	1,986,860	1,688,774	2,008,679	2,218	381,104	(183,288)	492,886,643	102,246,134