

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

二零零九年一月至九月
January to September 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 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	6,217,079	5,311,732	4,763,641	908,682	658,357	3,547,102	3,168,046	3,159,013	528,850	417,421
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,272,941	1,933,731	1,846,562	602,632	544,282	1,398,278	1,173,800	1,092,963	240,153	(30,836)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	7,652	177	1,038	266	(241)	4,320	4,224	1,291	1,327	(1,339)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,111,112	726,309	661,094	137,762	102,953	673,476	388,112	560,195	76,360	(78,414)
貨運 Goods in Transit	851,888	577,128	580,427	168,050	109,235	328,760	209,550	153,841	108,790	208,561
財產損壞 Property Damage	4,262,765	2,230,150	2,153,962	980,921	565,048	1,788,522	576,815	403,008	420,445	765,461
一般法律責任 General Liability	4,936,147	3,651,146	3,241,060	838,192	628,202	2,408,299	1,933,263	1,528,323	580,173	504,362
金錢損失 Pecuniary Loss	1,589,426	937,228	655,587	203,473	56,790	787,205	396,038	319,760	133,541	145,496
非比例協約再保險 Non-Proportional Treaty Reinsurance	122,214	111,704	96,010	10,012	9,010	48,501	42,657	77,740	3,009	6,251
比例協約再保險 Proportional Treaty Reinsurance	163,232	142,258	137,738	55,006	45,969	102,536	86,611	57,857	7,062	26,850
總額 Total	21,534,456	15,621,563	14,137,119	3,904,996	2,719,605	11,086,999	7,979,116	7,353,991	2,099,710	1,963,813

*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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二零零九年一月至九月
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直接業務
Direct 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	醫療 Medical	4,812,717	4,269,848	3,741,894	481,722	372,799	3,096,039	2,835,925	2,842,373	373,795	152,927	
	非醫療 Non-Medical	1,193,364	891,319	877,237	384,629	257,440	333,211	249,804	244,970	136,904	237,923	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,998,058	1,672,727	1,595,399	539,619	485,461	1,244,013	1,022,888	938,856	221,123	(50,041)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		7,651	176	169	266	(233)	4	3	94	1,327	(1,019)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	30,773	20,374	19,359	4,655	2,588	3,298	3,102	2,379	3,666	10,726	
	其他業務 Non-Statutory	822,505	552,216	524,430	104,214	80,111	611,100	335,991	490,511	59,813	(106,005)	
貨運 Goods in Transit		638,067	411,426	433,422	119,354	71,693	250,397	147,257	89,510	87,965	184,254	
財產損壞 Property Damage		2,412,605	1,348,487	1,287,717	693,849	434,642	843,528	277,547	174,826	276,998	401,251	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	851,386	711,264	508,864	65,880	50,718	584,704	512,660	315,809	55,229	87,108
		飲食及酒店業 Restaurants & Hotels	165,673	148,719	140,124	40,210	38,717	158,521	152,979	140,517	20,262	(59,372)
		其他業務 Others	1,686,357	1,410,224	1,249,518	351,795	317,824	1,073,636	908,768	763,126	175,192	(6,624)
	非法定業務 Non-Statutory	1,586,761	914,292	892,719	287,133	164,825	405,998	210,089	318,236	198,698	210,960	
金錢損失 Pecuniary Loss		1,198,352	779,509	418,633	139,271	26,484	503,103	158,967	210,984	71,988	109,177	
總額 Total		17,404,269	13,130,581	11,689,485	3,212,597	2,303,069	9,107,552	6,815,980	6,532,191	1,682,960	1,171,265	

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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 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)	於期間的承保 / 續保車輛數目 No. of vehicles written/renewed during the period	
私家車 Private Cars	1,121,340	935,449	921,497	347,030	307,213	586,863	507,504	493,493	136,799	(16,008)	324,393	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	481,074	417,374	420,406	140,830	133,057	379,046	305,724	257,132	57,006	(26,789)	89,429	
的士 Taxis	143,079	121,413	76,701	12,316	12,314	95,012	75,514	78,826	7,987	(22,426)	12,457	
公共小型巴士 Public Light Buses	綠 Green	58,850	50,331	36,953	4,968	4,968	39,215	37,231	38,180	1,926	(8,121)	2,360
	紅 Red	39,746	32,352	23,440	2,794	2,794	35,309	29,538	19,774	844	28	1,071
電單車 Motor Cycles	40,278	35,319	34,639	11,659	10,833	15,383	13,935	14,339	6,421	3,046	33,878	
其他 Others	113,691	80,489	81,763	20,022	14,282	93,185	53,442	37,112	10,140	20,229	16,310	
總額 Total	1,998,058	1,672,727	1,595,399	539,619	485,461	1,244,013	1,022,888	938,856	221,123	(50,041)	479,898	

於二零零九年五月初，一家主要從事汽車保險業務的本地保險公司被頒令臨時清盤。該保險公司的大部份保險申索，關乎汽車第三者人身傷亡及汽車第三者財物損毀，已由香港汽車保險局管理的無償債能力基金接手處理。在此情況下，該保險公司的索償數據自二零零九年第二季起並不包含於有關統計數字中。因此，以上報表列載的汽車直接業務的承保虧損未能充份反映整體市場的實際情況，尤其是貨車及的士。

A local insurer which engaged primarily in motor vehicle insurance business has been placed into provisional liquidation in early May 2009. The bulk of the insurance claims made against the insurer, being in respect of Motor Vehicle Third Party Bodily Injury and Motor Vehicle Third Party Property Damage, have been taken up by the Insolvency Fund administered by the Motor Insurers' Bureau of Hong Kong. Under these circumstances, the claims figures of the insurer have not been incorporated in the relevant statistical data since the second quarter of 2009. As a result, the underwriting loss for Motor Vehicle direct business shown in the table above, especially that for Goods Carrying Vehicles and Taxis, cannot fully represent the overall industry performance.

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二零零九年一月至九月
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分入再保險業務
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	210,998	150,565	144,510	42,331	28,118	117,852	82,317	71,670	18,151	26,571
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	274,883	261,004	251,163	63,013	58,821	154,265	150,912	154,107	19,030	19,205
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1	1	869	0	(8)	4,316	4,221	1,197	0	(320)
船舶 - 損壞及法律責任 Ships, Damage & Liability	257,834	153,719	117,305	28,893	20,254	59,078	49,019	67,305	12,881	16,865
貨運 Goods in Transit	213,821	165,702	147,005	48,696	37,542	78,363	62,293	64,331	20,825	24,307
財產損壞 Property Damage	1,850,160	881,663	866,245	287,072	130,406	944,994	299,268	228,182	143,447	364,210
一般法律責任 General Liability	645,970	466,647	449,835	93,174	56,118	185,440	148,767	(9,365)	130,792	272,290
金錢損失 Pecuniary Loss	391,074	157,719	236,954	64,202	30,306	284,102	237,071	108,776	61,553	36,319
非比例協約再保險 Non-Proportional Treaty Reinsurance	122,214	111,704	96,010	10,012	9,010	48,501	42,657	77,740	3,009	6,251
比例協約再保險 Proportional Treaty Reinsurance	163,232	142,258	137,738	55,006	45,969	102,536	86,611	57,857	7,062	26,850
總額 Total	4,130,187	2,490,982	2,447,634	692,399	416,536	1,979,447	1,163,136	821,800	416,750	792,548