汽車保險統計數字(直接業務)

Motor Vehicle Insurance Statistics (Direct Business) 二零二三年按車輛類別及承保範圍種類劃分

by Class of Vehicle and Type of Coverage for Year 2023

1. 保費及承保風險資料

*(港幣千元) *(HK\$'000)

Premium and Exposure Information				*(HK\$'000)
車輛類別	承保範圍	*毛保費	承保車輛數目	*總保額
Class of Vehicle	Coverage	*Gross Premiums	No. of Vehicles Insured	*Total Sums Insured
私家車	綜合			
Private Cars	Comprehensive	2,024,177	282,167	108,371,727
	第三者			
	Third Party	946,643	372,562	
貨車	綜合			
Goods Carrying Vehicles	Comprehensive	550,894	54,633	19,944,103
, ,	第三者			
	Third Party	394,768	71,324	
拖拉機	綜合	, i	, in the second	
Tractors	Comprehensive	23,245	3,549	1,444,815
	第三者	==,= :=	- ,- ,-	-,
	Third Party	48,413	6,184	
的士	綜合	10,112	3,13.	
Taxis	Comprehensive	184,926	4,181	1,160,370
Turio	第三者	101,920	1,101	1,100,570
	知一年 Third Party	473,762	14,241	
公共小型巴士 (綠)	綜合	475,762	17,271	
公共小型 工(級) Public Light Buses (Green)	Comprehensive	15,777	362	166,691
Tublic Light Buses (Green)	第三者	15,777	302	100,071
	寿二百 Third Party	92,580	2,969	
公共小型巴士 (紅)	综合	72,360	2,707	
公共小型巴士(紅) Public Light Buses (Red)	念水 日 Comprehensive	2,126	36	13,160
rubiic Light Buses (Red)	第三者	2,120	30	13,100
	另二自 Third Party	34,330	746	
71 ** 1 miles 1 To Jule 345 to 1		34,330	/40	
私營小型巴士及非特許經營巴士	綜合	29.629	2 404	1 881 202
Private Light Buses & Non Franchised Buses	Comprehensive	28,638	3,404	1,881,203
	第三者	72.069	0.068	
Z.III1.	Third Party	73,968	9,068	
電單車	綜合	1 242	207	10 414
Motor Cycles	Comprehensive	1,342	287	18,414
	第三者	110.260	00.502	
	Third Party	118,369	90,582	
其他	綜合			
Others	Comprehensive	44,286	3,280	1,928,147
	第三者			
	Third Party	100,204	32,499	
總額	所有承保範圍			
Grand Total	All Coverage	5,158,448	952,074	134,928,630

本報告所包含的數字,是根據保險公司向保險業監管局提交的香港汽車保險(直接業務)按車輛類別及承保範圍種類劃分的報表內申報的統計資料編輯而成。該等資料是未經審計的。保險 業監管局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。

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汽車保險統計數字(直接業務)

Motor Vehicle Insurance Statistics (Direct Business)

二零二三年按車輛類別及承保範圍種類劃分

by Class of Vehicle and Type of Coverage for Year 2023

(港幣千元)

2. 於期間的已償付申索毛額(按意外年度)

Gross Claims Paid during the period (Accident Year Basis)

(HK\$'000) 車輛類別 2023年 2022年 2021年 2020年 2019年 2018年 2017年 2016年 2015年 2014年 2013年 2012年 承保範圍 申索性質 以前各年度 Class of Vehicle Coverage Nature of Claim Year 2023 Year 2022 Year 2021 Year 2020 Year 2019 Year 2018 Year 2017 Year 2016 Year 2015 Year 2014 Year 2013 Year 2012 Prior Years 私家車 綜合 人身傷害 13,665 62,728 126,436 81,586 1,583 967 285 Private Cars Comprehensive Bodily Injury 38,548 31,710 5,264 5,000 28 160 非人身傷害 450,879 1,572 (1,597)Non Bodily Injury 146,196 (14,384)(414)(5,265)(1,217)107 (27)第三者 人身傷害 Third Party 4,034 86,353 Bodily Injury 177,542 125,176 58,652 21,863 22,305 2,964 2,316 1,338 4,543 201 246 非人身傷害 10,064 36,128 57,410 23,059 9,247 15,108 5,955 43 92 188 Non Bodily Injury 221 232 貨車 綜合 人身傷害 Bodily Injury Goods Carrying Vehicles Comprehensive 1,843 21,834 38,811 30,821 22,125 10,597 886 588 50 0 32 非人身傷害 Non Bodily Injury 65,861 48,710 28,538 17,998 5,700 2,527 2,898 415 10 (6) 10 第三者 人身傷害 Third Party Bodily Injury 2,580 37,407 91,816 46,828 20,417 10,439 4,414 5,711 2,337 0 0 873 非人身傷害 28,190 30,958 12,293 7,833 5,098 2,692 1,107 0 0 38 7,725 0 Non Bodily Injury 拖拉機 綜合 人身傷害 Bodily Injury 106 243 410 158 290 0 0 0 0 0 Comprehensive Tractors 非人身傷害 Non Bodily Injury 2,384 1,117 39 50 (149)(25) 0 (67)0 0 0 0 0 第三者 人身傷害 Bodily Injury Third Party 54 2,720 2,960 2,498 1,382 500 3,005 0 247 133 0 0 56 非人身傷害 1,181 Non Bodily Injury 3,166 4,374 1,344 994 1,417 133 15 501 0 0 0 的士 綜合 人身傷害 127 10,277 9,941 36,016 26,762 22,310 1,440 2,207 43 0 0 0 Taxis Comprehensive Bodily Injury 非人身傷害 9,907 9,864 7,891 3,509 3,803 2,368 601 780 0 (6) 0 0 Non Bodily Injury 第三者 人身傷害 Third Party Bodily Injury 599 37,238 86,133 46,289 15,976 7,912 6,184 4,837 177 198 169 0 0 非人身傷害 5,631 Non Bodily Injury 25,391 21,058 6,110 5,388 1,410 719 54 0 13 0 0

2. 於期間的已償付由索毛額(按資外年度)(續)

所有承保範圍

All Coverage

Grand Total

所有性質

All Nature

591,779

602,156

764,107

非無接質 発発圏 非素性質 2015年 2012年 2012年 2012年 2012年 2013年 20	2. 於期間的已價付申索毛額(按意外的Gross Claims Paid during the perio		· Rasis) (Cont'd)													(港幣千元) (HK\$'000)
Class of Volsides				2023年	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	
Public Light Blasses (Green) Find Pury Find Light Blasses (Green) Find Pury Find Fully Find Pury Find Pu	Class of Vehicle			Year 2023	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	
# 八 母性音	公共小型巴士 (綠)	綜合	人身傷害													
변경 등 Non Bookly Injury	Public Light Buses (Green)	Comprehensive		1	3,474	3,492	2,136	1,628	0	0	0	0	0	0	0	0
Third Purty Bodily Injury 42 6,740 12,401 6,689 7,140 1,311 572 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				1,487	2,200	2,313	1,148	889	24	0	0	0	0	0	0	0
상원사원만나 (訂) 등습				42	6,740	12,401	6,689	7,140	1,311	572	591	0	0	0	0	0
Public Light Buses (Red)				19	1,688	2,107	1,133	293	70	272	0	0	0	0	0	0
# 上方音響 Non Bodily Injury	公共小型巴士 (紅)															
No Bodily Injury 0 83 153 0 320 0 0 0 0 0 0 0 0 0	Public Light Buses (Red)	Comprehensive		0	0	256	0	538	0	0	0	0	0	0	0	0
Third Parry Bodity Injury 107 2,369 5,489 4,341 3,278 360 3,963 0 0 0 0 0 0 0 0 0				0	83	153	0	320	0	0	0	0	0	0	0	0
Non Bodily Injury 47 633 601 348 251 128 148 0 0 0 0 0 0 0 0 0			Bodily Injury	107	2,369	5,489	4,341	3,278	360	3,963	0	0	0	0	0	0
Private Light Buses & Non Franchised Buses				47	633	601	348	251	128	148	0	0	0	0	0	0
Non Bodily Injury 3,513 2,316 771 44 (62) 110 17 0 0 0 0 0 0 0 0 0	私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses			50	109	1,175	973	1,957	208	170	0	0	0	0	0	0
Third Party Bodily Injury 37 1,888 4,151 813 3,374 8,734 521 526 144 0 0 0 0 0				3,513	2,316	771	44	(62)	110	17	0	0	0	0	0	0
Non Bodily Injury 105				37	1,888	4,151	813	3,374	8,734	521	526	144	0	0	0	0
Motor Cycles Bodily Injury 29 0 0 0 0 0 0 0 0 0				105	1,927	6,598	1,483	2,053	635	660	15	0	344	0	0	0
Non Bodily Injury 13 25 0 28 0 0 (15) 0 0 0 0 0 0 0 0 0	電單車 Motor Cycles			29	0	0	0	0	0	0	0	0	0	0	0	0
Third Party Bodily Injury 158 7,738 13,221 5,954 6,573 724 482 31 0 0 0 0 0 0 0 0 0				13	25	0	28	0	0	(15)	0	0	0	0	0	0
Non Bodily Injury 1,132 4,484 4,210 4,108 348 891 81 30 0 0 0 0 0 0 其他 Spherical Comprehensive Bodily Injury 106 520 1,003 763 2,066 0 0 0 0 0 0 0 0 0				158	7,738	13,221	5,954	6,573	724	482	31	0	0	0	0	0
Others Comprehensive Bodily Injury 106 520 1,003 763 2,066 0 </td <td></td> <td></td> <td></td> <td>1,132</td> <td>4,484</td> <td>4,210</td> <td>4,108</td> <td>348</td> <td>891</td> <td>81</td> <td>30</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>				1,132	4,484	4,210	4,108	348	891	81	30	0	0	0	0	0
Non Bodily Injury 5,959 4,703 1,044 2,242 482 9 11 0 0 0 0 0 0 0 0	其他 Others			106	520	1,003	763	2,066	0	0	0	0	0	0	0	0
Third Party Bodily Injury 1,532 2,824 7,059 5,126 3,086 7,923 0 1,437 31 0 0 571 626 非人身傷害				5,959	4,703	1,044	2,242	482	9	11	0	0	0	0	0	0
非人身傷害				1,532	2,824	7,059	5,126	3,086	7,923	0	1,437	31	0	0	571	626
				802	1,209	2,055	675	1,423	550	42	170	0	51	0	0	0

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462,071

242,888

135,613

70,660

21,820

11,184

2,158

5,943

1,075

2,189

汽車保險統計數字(直接業務)

Motor Vehicle Insurance Statistics (Direct Business) 二零二三年按車輛類別及承保範圍種類劃分

by Class of Vehicle and Type of Coverage for Year 2023

3. 於期間末的未決申索準備金毛額 (按意外年度) Gross Outstanding Claims Provision as at end of period (Accident Year Basis)

(港幣千元) (HK\$'000)

車輛類別	承保範圍	申索性質	2023年	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	以前各年度
Class of Vehicle	Coverage	Nature of Claim	Year 2023	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	Prior Years
私家車 Private Cars	綜合 Comprehensive	人身傷害 Bodily Injury	103,839	207,404	200,429	81,961	46,036	26,862	6,739	2,422	8,097	852	475	14	0
		非人身傷害 Non Bodily Injury	338,490	103,012	60,333	22,942	15,862	9,554	4,899	1,413	541	181	32	45	(506)
	第三者 Third Party	人身傷害 Bodily Injury	123,662	244,725	269,487	116,210	76,549	41,613	26,568	4,182	3,849	657	742	3,516	24
		非人身傷害 Non Bodily Injury	86,171	77,230	58,428	25,124	15,242	7,251	1,846	953	221	5	1,587	1	1
貨車 Goods Carrying Vehicles	綜合 Comprehensive	人身傷害 Bodily Injury	42,516	124,208	98,928	67,860	32,973	11,102	4,226	896	1,010	0	168	1	600
		非人身傷害 Non Bodily Injury	90,434	55,629	35,199	18,162	16,686	7,980	3,274	451	8	1	0	1	0
	第三者 Third Party	人身傷害 Bodily Injury	57,023	160,235	139,604	55,237	49,586	9,046	6,376	5,987	697	1,091	200	170	1,650
		非人身傷害 Non Bodily Injury	62,098	62,849	40,956	16,464	11,695	9,677	1,459	207	11	7	0	21	0
拖拉機 Tractors	綜合 Comprehensive	人身傷害 Bodily Injury	270	737	935	43	341	0	0	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	1,930	709	550	183	100	79	100	0	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	5,412	9,662	9,340	4,224	1,524	1,488	630	78	48	2,428	0	0	0
		非人身傷害 Non Bodily Injury	6,575	7,149	7,247	2,477	2,211	3,065	613	490	63	0	1	0	40
的士 Taxis	綜合 Comprehensive	人身傷害 Bodily Injury	20,331	50,608	98,316	46,625	31,220	9,324	15,961	3,525	1,044	0	0	0	0
		非人身傷害 Non Bodily Injury	15,260	10,364	9,380	5,322	6,139	1,800	629	264	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	114,671	158,821	140,331	67,295	36,323	13,450	10,670	4,795	96	161	3,143	0	1,747
		非人身傷害 Non Bodily Injury	42,797	33,823	20,055	8,193	7,685	2,890	1,494	276	25	0	0	0	0

3. 於期間末的未決申索準備金毛額(按意外年度) (續) Const Outstanding Claims Provision as at end of period (Accident Year Basis) (Cont'd)

(港幣千元)

Gross Outstanding Claims Provisio	n as at end of pe	riod (Accident Year													(HK\$'000)
車輛類別	承保範圍	申索性質	2023年	2022年	2021年	2020年	2019年	2018年	2017年	2016年	2015年	2014年	2013年	2012年	以前各年度
Class of Vehicle	Coverage	Nature of Claim	Year 2023	Year 2022	Year 2021	Year 2020	Year 2019	Year 2018	Year 2017	Year 2016	Year 2015	Year 2014	Year 2013	Year 2012	Prior Years
公共小型巴士(綠) Public Light Buses (Green)	綜合 Comprehensive	人身傷害 Bodily Injury	4,898	8,438	5,577	2,022	1,104	150	0	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	9,389	10,924	6,440	2,588	718	44	42	0	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	39,843	45,121	27,440	17,793	11,294	6,194	332	807	0	0	0	0	0
		非人身傷害 Non Bodily Injury	8,715	7,135	4,118	1,798	1,696	1,637	190	0	38	0	0	0	0
公共小型巴士(紅) Public Light Buses (Red)	綜合 Comprehensive	人身傷害 Bodily Injury	500	1,570	732	360	440	923	0	0	0	0	0	0	0
		非人身傷害 Non Bodily Injury	50	30	60	104	21	20	0	0	0	0	0	0	0
	第三者 Third Party	人身傷害 Bodily Injury	11,553	14,215	9,855	12,340	4,477	430	1,860	426	718	0	0	0	1,458
		非人身傷害 Non Bodily Injury	1,789	2,034	999	346	937	291	41	0	0	0	0	0	0
Private Light Buses & Non Franchised Buses	綜合 Comprehensive	人身傷害 Bodily Injury	1,821	1,774	5,078	282	1,875	316	500	1,000	0	0	0	0	11
	Artic	非人身傷害 Non Bodily Injury	4,725	1,615	1,155	330	916	321	30	48	35	0	0	0	(11)
	第三者 Third Party	人身傷害 Bodily Injury	24,851	31,018	17,253	3,653	11,565	11,167	1,815	109	195	0	300	0	165
電單車	綜合	非人身傷害 Non Bodily Injury 人身傷害	13,914	9,236	5,618	1,024	3,326	6,319	474	89	26	0	0	0	3
电单单 Motor Cycles	Comprehensive	A身陽書 Bodily Injury 非人身傷害	280	24	0	0	0	0	0	0	0	0	0	0	0
	第三者	形の Bodily Injury 人身傷害	40	91	10	0	1	0	0	0	0	0	0	0	0
	弗二伯 Third Party	Bodily Injury 非人身傷害	9,801	19,955	15,274	27,499	4,633	220	0	280	0	99	0	0	0
其他	綜合	Non Bodily Injury 人身傷害	8,481	6,895	6,169	3,177	435	371	20	80	0	0	0	0	0
具他 Others	統合 Comprehensive	Bodily Injury	827	2,056	1,431	205	2,102	30	0	4	0	0	0	0	0
	Arte der	非人身傷害 Non Bodily Injury	4,721	3,863	1,492	614	1,263	412	0	0	2	1	5	16	0
	第三者 Third Party	人身傷害 Bodily Injury	9,198	16,587	8,257	4,599	28,607	2,395	0	6,488	372	0	0	1,935	2,400
	SS to 7 In more	非人身傷害 Non Bodily Injury	5,120	4,584	2,197	795	962	4,904	210	0	0	0	3	2	1,430
已招致但未報賠申索準備金 IBNR Provision	所有承保範圍 All Coverage	所有性質 All Nature	1,885,264	742,481	343,358	234,043	133,950	48,465	32,981	8,683	3,133	3,720	385	336	525
總額 Grand Total	所有承保範圍 All Coverage	所有性質 All Nature	3,157,259	2,236,811	1,652,031	851,894	560,494	239,790	123,979	43,953	20,229	9,203	7,041	6,058	9,537

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