

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)

Premium and Exposure Information

*(HK\$'000)

| 車輛類別 Class of Vehicle | 承保範圍 Coverage | *毛保費 *Gross Premiums | 承保車輛數目 No. of Vehicles Insured | *總保額 *Total Sums Insured |
|--|--------------------------------|-------------------------|-----------------------------------|-----------------------------|
| 私家車 Private Cars | 綜合 Comprehensive | 2,024,177 | 282,167 | 108,371,727 |
| | 第三者 Third Party | 946,643 | 372,562 | |
| 貨車 Goods Carrying Vehicles | 綜合 Comprehensive | 550,894 | 54,633 | 19,944,103 |
| | 第三者 Third Party | 394,768 | 71,324 | |
| 拖拉機 Tractors | 綜合 Comprehensive | 23,245 | 3,549 | 1,444,815 |
| | 第三者 Third Party | 48,413 | 6,184 | |
| 的士 Taxis | 綜合 Comprehensive | 184,926 | 4,181 | 1,160,370 |
| | 第三者 Third Party | 473,762 | 14,241 | |
| 公共小型巴士 (綠) Public Light Buses (Green) | 綜合 Comprehensive | 15,777 | 362 | 166,691 |
| | 第三者 Third Party | 92,580 | 2,969 | |
| 公共小型巴士 (紅) Public Light Buses (Red) | 綜合 Comprehensive | 2,126 | 36 | 13,160 |
| | 第三者 Third Party | 34,330 | 746 | |
| 私營小型巴士及非特許經營巴士 Private Light Buses & Non Franchised Buses | 綜合 Comprehensive | 28,638 | 3,404 | 1,881,203 |
| | 第三者 Third Party | 73,968 | 9,068 | |
| 電單車 Motor Cycles | 綜合 Comprehensive | 1,342 | 287 | 18,414 |
| | 第三者 Third Party | 118,369 | 90,582 | |
| 其他 Others | 綜合 Comprehensive | 44,286 | 3,280 | 1,928,147 |
| | 第三者 Third Party | 100,204 | 32,499 | |
| 總額 Grand Total | 所有承保範圍 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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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)

(港幣千元)
(HK\$'000)

| 車輛類別 Class of Vehicle | 承保範圍 Coverage | 申索性質 Nature of Claim | 2023年 Year 2023 | 2022年 Year 2022 | 2021年 Year 2021 | 2020年 Year 2020 | 2019年 Year 2019 | 2018年 Year 2018 | 2017年 Year 2017 | 2016年 Year 2016 | 2015年 Year 2015 | 2014年 Year 2014 | 2013年 Year 2013 | 2012年 Year 2012 | 以前各年度 Prior Years | |
|--------------------------|-------------------------------|----------------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|---|
| 私家車 Private Cars | 綜合 Comprehensive | 人身傷害 Bodily Injury | 13,665 | 62,728 | 126,436 | 81,586 | 38,548 | 31,710 | 5,264 | 1,583 | 5,000 | 28 | 967 | 285 | 160 | |
| | | 非人身傷害 Non Bodily Injury | 450,879 | 146,196 | (14,384) | (414) | (5,265) | 1,572 | (1,597) | (1,217) | 107 | (27) | 0 | 0 | 0 | |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 4,034 | 86,353 | 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 Non Bodily Injury | 10,064 | 36,128 | 57,410 | 23,059 | 9,247 | 15,108 | 5,955 | 43 | 221 | 92 | 232 | 0 | 188 | |
| | 貨車 Goods Carrying Vehicles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 1,843 | 21,834 | 38,811 | 30,821 | 22,125 | 10,597 | 886 | 588 | 50 | 0 | 32 | 0 | 0 |
| | | | 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) | 0 | 10 | 2 |
| 第三者 Third Party | | 人身傷害 Bodily Injury | 2,580 | 37,407 | 91,816 | 46,828 | 20,417 | 10,439 | 4,414 | 5,711 | 2,337 | 0 | 0 | 8 | 873 | |
| | | 非人身傷害 Non Bodily Injury | 7,725 | 28,190 | 30,958 | 12,293 | 7,833 | 5,098 | 2,692 | 1,107 | 0 | 0 | 0 | 0 | 38 | |
| 拖拉機 Tractors | 綜合 Comprehensive | 人身傷害 Bodily Injury | 106 | 243 | 410 | 158 | 290 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | 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 Third Party | 人身傷害 Bodily Injury | 54 | 2,720 | 2,960 | 2,498 | 1,382 | 500 | 3,005 | 0 | 247 | 133 | 0 | 0 | 56 | |
| | | 非人身傷害 Non Bodily Injury | 1,181 | 3,166 | 4,374 | 1,344 | 994 | 1,417 | 133 | 15 | 501 | 0 | 0 | 0 | 0 | |
| 的士 Taxis | 綜合 Comprehensive | 人身傷害 Bodily Injury | 127 | 9,941 | 36,016 | 26,762 | 22,310 | 1,440 | 10,277 | 2,207 | 43 | 0 | 0 | 0 | 0 | |
| | | 非人身傷害 Non Bodily Injury | 9,907 | 9,864 | 7,891 | 3,509 | 3,803 | 2,368 | 601 | 780 | 0 | (6) | 0 | 0 | 0 | |
| | 第三者 Third Party | 人身傷害 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 Non Bodily Injury | 5,631 | 25,391 | 21,058 | 6,110 | 5,388 | 1,410 | 719 | 54 | 0 | 13 | 0 | 0 | 0 | |

2. 於期間的已償付申索毛額 (按意外年度) (續)

(港幣千元)
(HK\$'000)

| Gross Claims Paid during the period (Accident Year Basis) (Cont'd) | | | 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 |
|--|-------------------------------|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|
| 車輛類別 | 承保範圍 | 申索性質 | 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 |
| Class of Vehicle | Coverage | Nature of Claim | | | | | | | | | | | | | |
| 公共小型巴士 (綠) Public Light Buses (Green) | 綜合 Comprehensive | 人身傷害 Bodily Injury | 1 | 3,474 | 3,492 | 2,136 | 1,628 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 1,487 | 2,200 | 2,313 | 1,148 | 889 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 42 | 6,740 | 12,401 | 6,689 | 7,140 | 1,311 | 572 | 591 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 19 | 1,688 | 2,107 | 1,133 | 293 | 70 | 272 | 0 | 0 | 0 | 0 | 0 | 0 |
| 公共小型巴士 (紅) Public Light Buses (Red) | 綜合 Comprehensive | 人身傷害 Bodily Injury | 0 | 0 | 256 | 0 | 538 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 0 | 83 | 153 | 0 | 320 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 107 | 2,369 | 5,489 | 4,341 | 3,278 | 360 | 3,963 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 47 | 633 | 601 | 348 | 251 | 128 | 148 | 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 | 綜合 Comprehensive | 人身傷害 Bodily Injury | 50 | 109 | 1,175 | 973 | 1,957 | 208 | 170 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 3,513 | 2,316 | 771 | 44 | (62) | 110 | 17 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 37 | 1,888 | 4,151 | 813 | 3,374 | 8,734 | 521 | 526 | 144 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 105 | 1,927 | 6,598 | 1,483 | 2,053 | 635 | 660 | 15 | 0 | 344 | 0 | 0 | 0 |
| 電單車 Motor Cycles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 29 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 13 | 25 | 0 | 28 | 0 | 0 | (15) | 0 | 0 | 0 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 Bodily Injury | 158 | 7,738 | 13,221 | 5,954 | 6,573 | 724 | 482 | 31 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 1,132 | 4,484 | 4,210 | 4,108 | 348 | 891 | 81 | 30 | 0 | 0 | 0 | 0 | 0 |
| 其他 Others | 綜合 Comprehensive | 人身傷害 Bodily Injury | 106 | 520 | 1,003 | 763 | 2,066 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 非人身傷害 Non Bodily Injury | 5,959 | 4,703 | 1,044 | 2,242 | 482 | 9 | 11 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 第三者 Third Party | 人身傷害 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 Non Bodily Injury | 802 | 1,209 | 2,055 | 675 | 1,423 | 550 | 42 | 170 | 0 | 51 | 0 | 0 | 0 |
| 總額 Grand Total | 所有承保範圍 All Coverage | 所有性質 All Nature | 591,779 | 602,156 | 764,107 | 462,071 | 242,888 | 135,613 | 70,660 | 21,820 | 11,184 | 2,158 | 5,943 | 1,075 | 2,189 |

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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 Class of Vehicle | 承保範圍 Coverage | 申索性質 Nature of Claim | 2023年 Year 2023 | 2022年 Year 2022 | 2021年 Year 2021 | 2020年 Year 2020 | 2019年 Year 2019 | 2018年 Year 2018 | 2017年 Year 2017 | 2016年 Year 2016 | 2015年 Year 2015 | 2014年 Year 2014 | 2013年 Year 2013 | 2012年 Year 2012 | 以前各年度 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)

(港幣千元)

Gross Outstanding Claims Provision as at end of period (Accident Year Basis) (Cont'd)

(HK\$'000)

| 車輛類別 Class of Vehicle | 承保範圍 Coverage | 申索性質 Nature of Claim | 2023年 Year 2023 | 2022年 Year 2022 | 2021年 Year 2021 | 2020年 Year 2020 | 2019年 Year 2019 | 2018年 Year 2018 | 2017年 Year 2017 | 2016年 Year 2016 | 2015年 Year 2015 | 2014年 Year 2014 | 2013年 Year 2013 | 2012年 Year 2012 | 以前各年度 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 | 39,843 | 45,121 | 27,440 | 17,793 | 11,294 | 6,194 | 332 | 807 | 0 | 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 | 11,553 | 14,215 | 9,855 | 12,340 | 4,477 | 430 | 1,860 | 426 | 718 | 0 | 0 | 0 | 1,458 |
| 私營小型巴士及非特許經營巴士 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 | |
| | | 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 | 24,851 | 31,018 | 17,253 | 3,653 | 11,565 | 11,167 | 1,815 | 109 | 195 | 0 | 300 | 0 | 165 | |
| | 電單車 Motor Cycles | 綜合 Comprehensive | 人身傷害 Bodily Injury | 280 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | 非人身傷害 Non Bodily Injury | 40 | 91 | 10 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | 第三者 Third Party | 9,801 | 19,955 | 15,274 | 27,499 | 4,633 | 220 | 0 | 280 | 0 | 99 | 0 | 0 | 0 |
| 其他 Others | 綜合 Comprehensive | 人身傷害 Bodily Injury | 827 | 2,056 | 1,431 | 205 | 2,102 | 30 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | |
| | | 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 | 9,198 | 16,587 | 8,257 | 4,599 | 28,607 | 2,395 | 0 | 6,488 | 372 | 0 | 0 | 1,935 | 2,400 | |
| | 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 |
| | | | 所有承保範圍 All Coverage | 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 |
| | | | 所有性質 All Nature | | | | | | | | | | | | | |

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