

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零零三年一月至三月
January to March 2003
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	1,519,263	1,333,622	969,683	188,068	131,024	606,491	553,063	704,670	130,005	3,984
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	768,392	593,872	614,918	159,898	141,695	333,570	264,187	399,091	68,086	6,046
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,814	357	291	99	(197)	937	903	778	221	(511)
船舶 - 損壞及法律責任 Ships, Damage & Liability	300,640	206,697	184,791	35,329	23,948	100,939	71,203	159,396	16,175	(14,728)
貨運 Goods in Transit	263,858	196,157	192,360	49,137	31,495	75,661	49,712	75,891	31,774	53,200
財產損壞 Property Damage	1,435,008	726,479	653,651	349,244	163,342	381,664	177,979	115,367	109,303	265,639
一般法律責任 General Liability	2,017,703	1,341,391	1,087,396	284,249	175,890	702,434	480,013	717,384	139,517	54,605
金錢損失 Pecuniary Loss	243,108	84,847	71,494	36,235	4,142	74,763	18,268	21,787	19,378	26,187
非比例協約再保險 Non-Proportional Treaty Reinsurance	116,779	103,180	123,234	6,717	7,510	15,972	15,889	20,379	1,334	94,011
比例協約再保險 Proportional Treaty Reinsurance	201,180	172,945	168,203	72,192	61,481	98,524	88,476	108,681	6,158	(8,117)
總額 Total	6,869,745	4,759,547	4,066,021	1,181,168	740,330	2,390,955	1,719,693	2,323,424	521,951	480,316

*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.

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

二零零三年一月至三月
 January to March 2003

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	1,017,178	946,582	623,203	76,616	56,889	494,181	466,568	467,852	78,810	19,652	
	非醫療 Non-Medical	295,724	201,128	202,466	88,873	55,594	78,317	55,434	54,726	47,121	45,025	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		709,342	543,089	575,787	152,010	135,982	320,321	252,434	423,891	65,037	(49,123)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		3,501	151	89	82	(187)	0	0	0	218	58	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	17,228	6,947	4,554	3,061	1,559	1,042	769	937	2,287	(229)	
	其他業務 Non-Statutory	238,813	167,927	148,923	25,642	16,960	83,800	55,986	152,420	11,994	(32,451)	
貨運 Goods in Transit		232,268	171,992	168,213	41,393	26,380	58,260	35,898	51,296	29,372	61,165	
財產損壞 Property Damage		965,771	444,284	384,929	257,604	121,813	183,137	65,367	49,962	83,873	129,281	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	469,585	318,458	264,845	37,753	21,312	257,754	177,653	239,625	19,084	(15,176)
		飲食及酒店業 Restaurants & Hotels	83,506	67,604	51,228	14,418	13,489	29,887	24,310	34,189	8,026	(4,476)
		其他業務 Others	750,324	551,716	435,262	136,311	112,680	266,910	195,734	307,047	53,251	(37,716)
	非法定業務 Non-Statutory	508,291	226,365	203,769	74,926	13,266	97,617	33,476	72,027	47,411	71,065	
金錢損失 Pecuniary Loss		185,411	48,074	40,080	28,710	2,990	63,455	10,017	14,482	15,071	7,537	
總額 Total		5,476,942	3,694,317	3,103,348	937,399	578,727	1,934,681	1,373,646	1,868,454	461,555	194,612	

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

二零零三年一月至三月

January to March 2003

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	206,361	185,912	144,014	22,579	18,541	33,993	31,061	182,092	4,074	(60,693)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	59,050	50,783	39,131	7,888	5,713	13,249	11,753	(24,800)	3,049	55,169
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	313	206	202	17	(10)	937	903	778	3	(569)
船舶 - 損壞及法律責任 Ships, Damage & Liability	44,599	31,823	31,314	6,626	5,429	16,097	14,448	6,039	1,894	17,952
貨運 Goods in Transit	31,590	24,165	24,147	7,744	5,115	17,401	13,814	24,595	2,402	(7,965)
財產損壞 Property Damage	469,237	282,195	268,722	91,640	41,529	198,527	112,612	65,405	25,430	136,358
一般法律責任 General Liability	205,997	177,248	132,292	20,841	15,143	50,266	48,840	64,496	11,745	40,908
金錢損失 Pecuniary Loss	57,697	36,773	31,414	7,525	1,152	11,308	8,251	7,305	4,307	18,650
非比例協約再保險 Non-Proportional Treaty Reinsurance	116,779	103,180	123,234	6,717	7,510	15,972	15,889	20,379	1,334	94,011
比例協約再保險 Proportional Treaty Reinsurance	201,180	172,945	168,203	72,192	61,481	98,524	88,476	108,681	6,158	(8,117)
總額 Total	1,392,803	1,065,230	962,673	243,769	161,603	456,274	346,047	454,970	60,396	285,704