

**香港一般保險業務的臨時統計數字**  
**Provisional Statistics on Hong Kong General Insurance Business**  
**二零零五年一月至三月**  
**January to March 2005**  
**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	1,389,819	1,218,741	954,610	203,914	148,560	672,576	620,223	650,571	127,251	28,228
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	748,926	605,806	635,753	174,241	160,248	350,974	270,054	373,400	70,262	31,843
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,815	2,234	672	171	108	4	0	5,043	135	(4,614)
船舶 - 損壞及法律責任 Ships, Damage & Liability	559,018	384,545	368,593	63,715	44,316	168,277	133,583	831,939	25,114	(532,776)
貨運 Goods in Transit	285,903	216,128	232,846	55,695	37,835	61,478	37,216	29,619	34,840	130,552
財產損壞 Property Damage	1,628,602	906,755	822,823	420,425	255,673	512,845	218,632	179,503	128,454	259,193
一般法律責任 General Liability	1,615,988	1,114,414	1,085,527	278,773	188,520	636,903	481,239	676,828	149,503	70,676
金錢損失 Pecuniary Loss	447,682	213,990	129,075	49,790	12,591	130,414	26,443	24,746	19,283	72,455
非比例協約再保險 Non-Proportional Treaty Reinsurance	105,545	100,212	44,616	7,534	7,166	17,372	14,930	42,165	1,472	(6,187)
比例協約再保險 Proportional Treaty Reinsurance	160,201	145,938	99,616	58,834	55,255	41,347	40,042	27,980	3,054	13,327
總額 Total	6,944,499	4,908,763	4,374,131	1,313,092	910,272	2,592,190	1,842,362	2,841,794	559,368	62,697

\*承保利潤 / (虧損) 是根據保人呈報的 "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.

本報告所包數字, 是根據保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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**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	985,633	912,544	647,557	88,605	72,671	523,716	500,537	507,648	81,970	(14,732)	
	非醫療 Non-Medical	317,992	231,042	235,282	100,677	65,929	93,287	68,566	79,290	42,837	47,226	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		669,312	538,056	570,991	160,022	145,755	308,163	230,570	260,535	66,314	98,387	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		615	34	111	42	(9)	0	0	0	119	1	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	5,202	2,832	3,084	713	288	2,938	779	1,075	632	1,089	
	其他業務 Non-Statutory	454,736	330,019	314,268	47,053	34,754	123,738	93,039	810,887	18,446	(549,819)	
貨運 Goods in Transit		240,071	176,922	198,595	44,210	28,065	51,055	29,174	29,510	31,990	109,030	
財產損壞 Property Damage		861,511	426,176	380,137	248,802	127,091	129,638	57,762	69,643	91,106	92,297	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	169,144	118,519	223,463	20,195	18,000	192,154	148,859	164,736	20,571	20,156
		飲食及酒店業 Restaurants & Hotels	52,301	46,130	40,068	11,093	11,195	30,874	29,109	27,224	5,759	(4,110)
		其他業務 Others	585,600	461,998	383,010	126,887	113,749	276,919	220,137	254,086	55,160	(39,985)
	非法定業務 Non-Statutory	565,823	267,819	257,460	95,646	25,821	87,354	44,336	100,529	55,450	75,660	
金錢損失 Pecuniary Loss		300,849	114,757	74,630	33,508	6,761	37,448	6,597	13,792	12,452	41,625	
總額 Total		5,208,789	3,626,848	3,328,656	977,453	650,070	1,857,284	1,429,465	2,318,955	482,806	(123,175)	

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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	358,088	293,460	322,910	99,556	91,480	152,901	113,133	148,672	40,673	42,085	108,345	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	150,588	122,228	128,812	34,989	31,926	78,039	60,080	50,311	13,251	33,324	23,105	
的士 Taxis	44,352	36,898	38,920	6,363	6,361	42,990	29,747	26,719	3,371	2,469	4,005	
公共小型巴士 Public Light Buses	綠 Green	13,080	10,447	10,631	2,277	2,275	5,913	4,856	11,665	592	(3,901)	672
	紅 Red	18,887	14,620	7,907	725	725	11,738	11,468	5,755	425	1,002	472
電單車 Motor Cycles	15,836	12,100	13,106	4,222	3,657	2,319	1,925	6,150	2,232	1,067	10,810	
其他 Others	68,481	48,303	48,705	11,890	9,331	14,263	9,361	11,263	5,770	22,341	7,876	
總額 Total	669,312	538,056	570,991	160,022	145,755	308,163	230,570	260,535	66,314	98,387	155,285	

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分入再保險業務

Reinsurance Inward Business

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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	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit / (Loss)
意外及健康 Accident & Health	86,194	75,155	71,771	14,632	9,960	55,573	51,120	63,633	2,444	(4,266)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	79,614	67,750	64,762	14,219	14,493	42,811	39,484	112,865	3,948	(66,544)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,200	2,200	561	129	117	4	0	5,043	16	(4,615)
船舶 - 損壞及法律責任 Ships, Damage & Liability	99,080	51,694	51,241	15,949	9,274	41,601	39,765	19,977	6,036	15,954
貨運 Goods in Transit	45,832	39,206	34,251	11,485	9,770	10,423	8,042	109	2,850	21,522
財產損壞 Property Damage	767,091	480,579	442,686	171,623	128,582	383,207	160,870	109,860	37,348	166,896
一般法律責任 General Liability	243,120	219,948	181,526	24,952	19,755	49,602	38,798	130,253	12,563	18,955
金錢損失 Pecuniary Loss	146,833	99,233	54,445	16,282	5,830	92,966	19,846	10,954	6,831	30,830
非比例協約再保險 Non-Proportional Treaty Reinsurance	105,545	100,212	44,616	7,534	7,166	17,372	14,930	42,165	1,472	(6,187)
比例協約再保險 Proportional Treaty Reinsurance	160,201	145,938	99,616	58,834	55,255	41,347	40,042	27,980	3,054	13,327
總額 Total	1,735,710	1,281,915	1,045,475	335,639	260,202	734,906	412,897	522,839	76,562	185,872