

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

二零零六年一月至三月
January to March 2006

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	1,601,596	1,386,353	1,037,352	231,287	167,870	752,387	687,824	720,615	142,477	6,390
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	703,565	594,781	630,439	179,640	167,335	327,881	270,296	285,753	70,728	106,623
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	771	135	626	38	(41)	9	0	(29)	117	579
船舶 - 損壞及法律責任 Ships, Damage & Liability	663,902	439,956	393,387	65,799	48,324	135,114	110,390	271,787	22,872	50,404
貨運 Goods in Transit	301,685	211,185	206,433	64,102	37,652	75,066	45,200	43,106	33,309	92,366
財產損壞 Property Damage	1,408,739	806,137	717,779	367,236	199,423	315,713	178,602	193,315	111,344	213,697
一般法律責任 General Liability	1,615,754	1,111,154	1,006,805	276,643	190,444	661,874	484,823	608,913	152,039	55,409
金錢損失 Pecuniary Loss	267,374	135,203	158,611	46,615	11,393	38,568	20,314	1,553	23,840	121,825
非比例協約再保險 Non-Proportional Treaty Reinsurance	108,644	96,934	41,739	7,003	6,129	13,137	10,003	33,211	2,289	110
比例協約再保險 Proportional Treaty Reinsurance	122,527	99,640	78,181	47,495	40,504	46,115	44,740	46,932	1,425	(10,680)
總額 Total	6,794,557	4,881,478	4,271,352	1,285,858	869,033	2,365,864	1,852,192	2,205,156	560,440	636,723

* 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輯而成。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輯該等統計數字，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

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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	醫療 Medical	1,225,021	1,117,948	761,804	115,798	95,215	635,245	601,746	606,882	93,166	(33,459)	
	非醫療 Non-Medical	322,484	231,330	238,327	101,650	63,227	97,116	69,853	104,988	47,225	22,887	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		627,506	524,518	564,120	165,484	152,619	296,932	240,243	262,491	66,985	82,025	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		671	35	39	20	(63)	6	0	0	116	(14)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	7,809	3,545	3,134	1,156	383	1,836	310	359	642	1,750	
	其他業務 Non-Statutory	537,831	372,448	355,333	56,773	40,667	110,641	87,900	252,760	20,017	41,889	
貨運 Goods in Transit		250,390	173,778	173,867	50,699	29,102	56,319	30,700	38,338	29,480	76,947	
財產損壞 Property Damage		867,189	457,269	407,661	258,044	133,397	132,907	55,429	53,426	82,690	138,148	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	188,971	137,963	184,558	18,751	19,396	194,431	156,033	141,216	22,133	1,813
		飲食及酒店業 Restaurants & Hotels	48,217	42,943	38,256	11,425	11,328	32,920	30,602	27,792	4,465	(5,329)
		其他業務 Others	543,132	447,241	380,031	121,488	109,467	291,139	226,679	278,735	51,438	(59,609)
	非法定業務 Non-Statutory	558,637	274,146	253,726	94,891	33,327	95,581	38,116	74,889	55,924	89,586	
金錢損失 Pecuniary Loss		188,199	73,556	87,902	32,607	2,584	19,755	7,568	876	17,222	67,220	
總額 Total		5,366,057	3,856,720	3,448,758	1,028,786	690,649	1,964,828	1,545,179	1,842,752	491,503	423,854	

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汽車 - 損壞及法律責任 - 直接業務
Motor Vehicle, Damage & Liability - Direct 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)	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	347,091	290,960	304,738	104,584	97,650	148,694	118,289	128,935	41,449	36,704	113,825	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	156,034	133,507	147,619	38,671	36,572	77,892	66,412	71,700	15,799	23,548	26,151	
的士 Taxis	37,070	31,362	33,335	5,048	5,038	29,200	23,599	16,509	3,336	8,452	3,885	
公共小型巴士 Public Light Buses	綠 Green	12,708	11,294	12,246	2,172	2,166	7,394	7,154	9,970	527	(417)	711
	紅 Red	12,821	10,279	11,582	1,226	1,226	7,914	6,884	11,098	350	(1,092)	429
電單車 Motor Cycles	12,235	9,788	11,213	3,812	3,295	4,164	3,570	4,329	1,971	1,618	11,086	
其他 Others	49,547	37,328	43,387	9,971	6,672	21,674	14,335	19,950	3,553	13,212	5,867	
總額 Total	627,506	524,518	564,120	165,484	152,619	296,932	240,243	262,491	66,985	82,025	161,954	

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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	54,091	37,075	37,221	13,839	9,428	20,026	16,225	8,745	2,086	16,962
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	76,059	70,263	66,319	14,156	14,716	30,949	30,053	23,262	3,743	24,598
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	100	100	587	18	22	3	0	(29)	1	593
船舶 - 損壞及法律責任 Ships, Damage & Liability	118,262	63,963	34,920	7,870	7,274	22,637	22,180	18,668	2,213	6,765
貨運 Goods in Transit	51,295	37,407	32,566	13,403	8,550	18,747	14,500	4,768	3,829	15,419
財產損壞 Property Damage	541,550	348,868	310,118	109,192	66,026	182,806	123,173	139,889	28,654	75,549
一般法律責任 General Liability	276,797	208,861	150,234	30,088	16,926	47,803	33,393	86,281	18,079	28,948
金錢損失 Pecuniary Loss	79,175	61,647	70,709	14,008	8,809	18,813	12,746	677	6,618	54,605
非比例協約再保險 Non-Proportional Treaty Reinsurance	108,644	96,934	41,739	7,003	6,129	13,137	10,003	33,211	2,289	110
比例協約再保險 Proportional Treaty Reinsurance	122,527	99,640	78,181	47,495	40,504	46,115	44,740	46,932	1,425	(10,680)
總額 Total	1,428,500	1,024,758	822,594	257,072	178,384	401,036	307,013	362,404	68,937	212,869