

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

二零一零年一月至三月

January to March 2010

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	2,644,921	2,244,191	1,640,515	346,532	248,553	1,225,286	1,054,497	1,123,414	176,676	91,872
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	858,682	737,143	668,397	208,337	188,973	387,317	318,474	328,747	70,601	80,076
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,569	3,292	3,293	1,200	729	29	7	2,288	367	(91)
船舶 - 損壞及法律責任 Ships, Damage & Liability	798,578	561,061	510,763	101,478	80,443	204,255	151,486	440,992	31,212	(41,884)
貨運 Goods in Transit	316,011	211,294	207,446	66,674	44,726	144,966	91,830	95,761	40,544	26,415
財產損壞 Property Damage	2,063,453	916,701	804,522	381,954	220,083	343,631	172,601	264,130	148,875	171,434
一般法律責任 General Liability	1,852,722	1,330,830	1,146,766	318,115	233,640	845,403	678,531	681,445	187,031	44,650
金錢損失 Pecuniary Loss	541,105	322,924	258,519	55,752	18,771	272,194	54,745	30,950	51,688	157,110
非比例協約再保險 Non-Proportional Treaty Reinsurance	76,749	72,062	32,152	5,735	5,358	11,779	10,687	(14,821)	1,395	40,220
比例協約再保險 Proportional Treaty Reinsurance	70,792	60,348	46,749	21,621	19,406	35,873	31,230	35,957	2,451	(11,065)
總額 Total	9,229,582	6,459,846	5,319,122	1,507,398	1,060,682	3,470,733	2,564,088	2,988,863	710,840	558,737

*承保利潤/(虧損) 是根據保險公司呈報的 "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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二零一零年一月至三月
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直接業務
Direct Business

(港幣千元)
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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	2,158,289	1,872,837	1,287,829	201,541	149,805	1,046,397	928,939	993,129	128,865	16,030	
	非醫療 Non-Medical	398,024	297,281	285,319	128,876	86,022	120,944	82,502	86,185	43,190	69,922	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		677,219	561,987	559,441	171,755	153,318	343,178	274,921	279,588	65,131	61,404	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		2,774	498	471	330	87	32	0	297	367	(280)	
船舶 - 損壞及法律 責任 Ships, Damage & Liability	法定業務 Statutory Business	11,013	7,423	5,887	1,730	949	1,689	1,257	2,975	1,268	695	
	非法定業務 Non-Statutory Business	654,291	455,441	430,243	71,907	60,551	163,061	118,948	382,732	24,283	(37,323)	
貨運 Goods in Transit		213,185	134,886	134,078	36,873	21,452	79,433	37,039	29,784	30,922	51,920	
財產損壞 Property Damage		900,565	483,133	437,618	244,657	152,692	175,182	73,624	83,904	98,919	102,103	
一般法律責任 General Liability	法定業務 Statutory Business	建造業 Construction	340,948	262,726	217,845	32,641	22,874	160,292	143,139	159,887	21,416	13,668
		飲食及酒店業 Restaurants & Hotels	62,755	55,680	48,893	15,411	14,508	44,021	42,693	54,430	7,376	(27,421)
		其他 Others	624,560	515,285	436,287	129,651	111,760	350,520	287,160	302,514	58,654	(36,641)
	非法定業務 Non-Statutory Business	540,332	283,561	284,458	91,168	45,887	207,655	145,442	145,726	61,847	30,998	
金錢損失 Pecuniary Loss		388,591	242,192	174,127	36,934	11,140	231,700	36,835	2,271	22,357	138,359	
總額 Total		6,972,546	5,172,930	4,302,496	1,163,474	831,045	2,924,104	2,172,499	2,523,422	564,595	383,434	

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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)
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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	374,724	311,007	317,719	109,654	98,053	165,944	142,234	139,064	41,771	38,831	110,265	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	145,040	127,499	133,973	39,687	37,171	87,961	73,041	70,073	14,116	12,613	26,979	
的士 Taxis	66,418	54,900	41,858	7,170	7,149	38,945	20,617	34,143	3,113	(2,547)	3,965	
公共小型巴士 Public Light Buses	綠 Green	23,285	20,188	16,996	1,905	1,905	13,526	11,852	14,949	924	(782)	672
	紅 Red	17,298	14,430	11,556	1,186	1,186	10,621	10,380	4,995	442	4,933	379
電單車 Motor Cycles	12,333	10,495	11,959	3,737	3,466	1,308	216	(238)	2,062	6,669	10,550	
其他 Others	38,121	23,468	25,380	8,416	4,388	24,873	16,581	16,602	2,702	1,688	5,320	
總額 Total	677,219	561,987	559,441	171,755	153,318	343,178	274,921	279,588	65,130	61,405	158,130	

於二零零九年五月初，一家主要從事汽車保險業務的本地保險公司被頒令臨時清盤。該保險公司的大部份保險申索，關乎汽車第三者人身傷亡及汽車第三者財物損毀，已由香港汽車保險局管理的無償債能力基金接手處理。在此情況下，該保險公司的索償數據自二零零九年第二季起並不包含於有關統計數字中。因此，以上報表列載的汽車直接業務的承保業績未能充份反映整體市場的實際情況，尤其是貨車及的士。

A local insurer which engaged primarily in motor vehicle insurance business has been placed into provisional liquidation in early May 2009. The bulk of the insurance claims made against the insurer, being in respect of Motor Vehicle Third Party Bodily Injury and Motor Vehicle Third Party Property Damage, have been taken up by the Insolvency Fund administered by the Motor Insurers' Bureau of Hong Kong. Under these circumstances, the claims figures of the insurer have not been incorporated in the relevant statistical data since the second quarter of 2009. Hence, the underwriting result for Motor Vehicle direct business shown in the table above, especially that for Goods Carrying Vehicles and Taxis, cannot fully represent the overall industry performance.

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二零一零年一月至三月
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分入再保險業務
Reinsurance Inward Business

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(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	88,608	74,073	67,367	16,115	12,726	57,945	43,056	44,100	4,621	5,920
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	181,463	175,156	108,956	36,582	35,655	44,139	43,553	49,159	5,470	18,672
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,795	2,794	2,822	870	642	(3)	7	1,991	0	189
船舶 - 損壞及法律責任 Ships, Damage & Liability	133,274	98,197	74,633	27,841	18,943	39,505	31,281	55,285	5,661	(5,256)
貨運 Goods in Transit	102,826	76,408	73,368	29,801	23,274	65,533	54,791	65,977	9,622	(25,505)
財產損壞 Property Damage	1,162,888	433,568	366,904	137,297	67,391	168,449	98,977	180,226	49,956	69,331
一般法律責任 General Liability	284,127	213,578	159,283	49,244	38,611	82,915	60,097	18,888	37,738	64,046
金錢損失 Pecuniary Loss	152,514	80,732	84,392	18,818	7,631	40,494	17,910	28,679	29,331	18,751
非比例協約再保險 Non-Proportional Treaty Reinsurance	76,749	72,062	32,152	5,735	5,358	11,779	10,687	(14,821)	1,395	40,220
比例協約再保險 Proportional Treaty Reinsurance	70,792	60,348	46,749	21,621	19,406	35,873	31,230	35,957	2,451	(11,065)
總額 Total	2,257,036	1,286,916	1,016,626	343,924	229,637	546,629	391,589	465,441	146,245	175,303