

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一三年一月至三月  
 January to March 2013  
 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 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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	3,674,998	3,044,624	2,251,225	416,648	298,469	1,667,004	1,407,990	1,512,557	93	252,884	187,222
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,167,265	986,761	902,676	309,875	270,745	487,268	405,748	432,002	(44)	105,107	94,866
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	7,002	2,953	2,060	343	69	7,053	606	5,356	0	666	(4,031)
船舶 - 損壞及法律責任 Ships, Damage & Liability	974,218	665,216	299,542	75,624	46,570	395,478	223,904	160,451	15	31,202	61,304
貨運 Goods in Transit	363,083	244,533	220,644	64,208	42,684	149,325	104,567	99,269	1	42,287	36,403
財產損壞 Property Damage	2,173,652	885,622	845,008	420,568	223,976	672,360	336,538	358,590	(6)	173,037	89,411
一般法律責任 General Liability	3,108,983	2,374,578	1,770,147	440,617	328,457	884,510	695,133	1,076,673	(2,406)	302,975	64,448
金錢損失 Pecuniary Loss	692,580	376,247	352,681	134,420	66,368	112,654	38,557	71,569	16	89,829	124,899
非比例協約再保險 Non-proportional Treaty Reinsurance	88,864	85,796	39,669	5,926	4,508	8,664	8,493	22,056	0	2,035	11,070
比例協約再保險 Proportional Treaty Reinsurance	108,845	93,066	70,839	32,123	28,582	43,188	36,118	47,356	0	3,180	(8,279)
總額 Total	12,359,490	8,759,396	6,754,491	1,900,352	1,310,428	4,427,504	3,257,654	3,785,879	(2,331)	1,003,202	657,313

註：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"，"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risks Adjustment" & "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.

香港一般保險業務的臨時統計數字  
Provisional Statistics on Hong Kong General Insurance Business  
二零一三年一月至三月  
January to March 2013  
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 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 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	未過期風險 調整 Unexpired Risks Adjustment	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	3,089,428	2,534,822	1,765,566	269,965	182,186	1,448,742	1,226,941	1,306,705	10	159,001	117,664	
	非醫療 Non-Medical	435,225	377,863	366,168	126,369	99,962	129,752	101,885	112,789	0	86,109	67,308	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	483,387	380,150	370,791	138,538	111,416	190,700	151,394	159,599	(43)	56,035	43,784	
	第三者 Third Party	384,354	310,496	327,063	81,362	70,862	211,794	171,043	176,162	(1)	41,066	38,974	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,327	278	419	118	(150)	6,968	521	62	0	560	(53)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	101,443	48,102	42,530	13,807	5,319	73,229	49,973	19,230	0	5,062	12,919	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	9,916	6,546	7,991	1,908	1,242	717	567	(2,703)	0	995	8,457
		承運人責任 Forwarder Liability	21,949	15,183	11,916	3,975	2,459	8,059	6,484	7,830	2	1,800	(175)
		船東責任保賠 Protection & Indemnity	675,762	492,529	140,480	19,679	14,876	275,194	138,518	97,870	0	14,282	13,452
		其他 Others	3,171	1,629	1,416	681	467	4,571	1,516	1,120	0	94	(265)
貨運 Goods in Transit		210,232	138,834	135,389	31,712	21,275	60,153	32,875	35,084	0	28,978	50,052	
財產損壞 Property Damage	火災 Fire	710,935	366,451	340,236	203,039	119,471	181,539	72,719	55,468	0	84,027	81,270	
	工程 Engineering	161,572	41,713	31,346	17,497	(5,021)	18,175	6,921	6,376	(1)	8,616	21,376	
	其他 Others	152,830	96,367	99,157	40,964	29,362	53,323	44,439	1,303	(1)	18,719	49,774	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	1,845,920	1,561,598	1,137,666	245,764	205,135	646,307	556,519	829,734	(2,406)	155,545	(50,342)	
	業主立案法團責任 Owners' Corporation Liability	13,779	10,581	6,572	2,536	1,719	488	369	2,364	0	1,376	1,113	
	其他 Others	748,141	448,027	397,846	110,334	67,329	164,781	85,528	157,624	0	90,090	82,803	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	156,197	143,671	152,708	41,526	36,072	927	(174)	(3,757)	0	17,695	102,698	
	其他 Others	251,211	95,733	77,030	36,206	(1,697)	61,777	25,197	16,637	19	30,373	31,698	
總額 Total		9,459,779	7,070,573	5,412,290	1,385,980	962,284	3,537,196	2,673,235	2,979,497	(2,421)	800,423	672,507	

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一三年一月至三月  
 January to March 2013  
 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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	150,345	131,939	119,491	20,314	16,321	88,510	79,164	93,063	83	7,774	2,250
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	299,524	296,115	204,822	89,975	88,467	84,774	83,311	96,241	0	8,006	12,108
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,675	2,675	1,641	225	219	85	85	5,294	0	106	(3,978)
船舶 - 損壞及法律責任 Ships, Damage & Liability	161,977	101,227	95,209	35,574	22,207	33,708	26,846	37,104	13	8,969	26,916
貨運 Goods in Transit	152,851	105,699	85,255	32,496	21,409	89,172	71,692	64,185	1	13,309	(13,649)
財產損壞 Property Damage	1,148,315	381,091	374,269	159,068	80,164	419,323	212,459	295,443	(4)	61,675	(63,009)
一般法律責任 General Liability	501,143	354,372	228,063	81,983	54,274	72,934	52,717	86,951	0	55,964	30,874
金錢損失 Pecuniary Loss	285,172	136,843	122,943	56,688	31,993	49,950	13,534	58,689	(3)	41,761	(9,497)
非比例協約再保險 Non-proportional Treaty Reinsurance	88,864	85,796	39,669	5,926	4,508	8,664	8,493	22,056	0	2,035	11,070
比例協約再保險 Proportional Treaty Reinsurance	108,845	93,066	70,839	32,123	28,582	43,188	36,118	47,356	0	3,180	(8,279)
總額 Total	2,899,711	1,688,823	1,342,201	514,372	348,144	890,308	584,419	806,382	90	202,779	(15,194)

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一三年一月至三月  
 January to March 2013  
 汽車, 損壞及法律責任 (直接業務)  
 Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle	承保範圍 Coverage	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	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
私家車 Private Cars	綜合 Comprehensive	342,424	256,936	248,760	99,789	75,692	129,483	97,183	109,876	(46)	42,872	20,366	17,898,517	54,579	
	第三者 Third Party	134,496	105,944	110,133	38,317	32,781	58,561	47,502	53,148	(199)	19,530	4,873		71,390	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	103,559	91,261	91,232	30,759	28,276	41,674	37,490	40,388	0	9,778	12,790	3,338,385	9,732	
	第三者 Third Party	77,524	68,736	74,708	22,622	21,552	51,755	47,339	50,061	0	8,585	(5,490)		17,530	
拖拉機 Tractors	綜合 Comprehensive	14,201	13,371	11,349	5,052	5,011	6,191	5,475	3,782	0	1,334	1,222	639,529	1,193	
	第三者 Third Party	10,367	9,378	9,809	3,495	3,236	4,991	4,772	4,379	0	604	1,590		2,310	
的士 Taxis	綜合 Comprehensive	7,917	5,955	5,927	639	408	6,966	5,588	3,623	16	513	1,367	62,481	346	
	第三者 Third Party	68,447	54,301	62,239	5,022	3,780	55,232	46,503	35,372	155	4,651	18,281		3,889	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	1,532	1,278	1,400	85	73	398	304	(377)	(19)	116	1,607	8,500	30
		第三者 Third Party	25,887	21,414	21,416	1,317	1,082	12,552	9,468	9,960	30	1,102	9,242		710
	紅色 Red	綜合 Comprehensive	2,012	1,759	1,763	149	149	1,530	1,393	245	6	58	1,305	8,700	38
		第三者 Third Party	13,603	11,907	10,530	952	952	7,055	6,595	1,350	13	467	7,748		304
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	7,239	6,246	6,796	1,339	1,272	3,520	3,285	94	0	834	4,596	353,201	679	
	第三者 Third Party	20,455	17,778	15,313	3,282	3,010	10,475	4,662	11,110	0	1,511	(318)		2,148	
電單車 Motor Cycles	綜合 Comprehensive	377	324	362	58	52	1	1	(5)	0	66	249	4,127	101	
	第三者 Third Party	12,485	11,550	12,215	3,819	3,796	3,313	2,685	6,011	0	2,960	(552)		10,714	
其他 Others	綜合 Comprehensive	4,126	3,020	3,202	668	483	937	675	1,973	0	464	282	381,821	343	
	第三者 Third Party	21,090	9,488	10,700	2,536	673	7,860	1,517	4,771	0	1,656	3,600		2,652	
總額 Grand Total	所有承保範圍 All Coverage	867,741	690,646	697,854	219,900	182,278	402,494	322,437	335,761	(44)	97,101	82,758	22,695,261	178,688	

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一三年一月至三月  
 January to March 2013  
 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

(港幣千元)  
(HK\$'000)

職業行業 Trade Occupation	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	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	2,335	2,089	1,917	619	550	1,384	1,378	2,826	(21)	172	(1,610)	77,204	
2 採礦及採石業 Mining & Quarrying	301	284	106	21	17	102	102	63	0	36	(10)	3,414	
3 製造業 Manufacturing	86,439	78,361	58,836	17,876	15,841	27,691	24,727	29,660	120	8,573	4,642	12,995,017	
4 電力, 燃氣及水務業 Electricity, Gas & Water	4,509	4,387	2,157	467	436	702	448	916	0	978	(173)	1,109,242	
5 a. 特別行業 Special Trades	171,074	146,983	115,766	27,220	22,209	53,854	51,110	66,486	(230)	15,947	11,354	11,232,973	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	6,673	6,158	10,270	1,506	1,447	3,193	3,181	1,971	0	395	6,457	224,673	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	724,554	583,516	364,046	41,425	31,118	213,086	184,318	305,272	(3,600)	31,313	(57)		57,954,145
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	190,628	170,159	121,400	40,873	36,401	53,047	44,981	69,016	(53)	28,074	(12,038)	38,584,753	
b. 飲食及酒店業 Restaurants & Hotels	146,867	129,352	106,535	30,329	24,120	63,758	58,986	87,151	1,415	15,194	(21,345)	9,239,308	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	152,578	127,277	106,681	20,312	17,146	79,243	68,861	85,125	(259)	12,489	(7,820)	13,121,582	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	208,747	185,429	126,239	36,637	31,595	61,515	50,773	87,784	193	23,909	(17,242)	100,081,899	
9 社區, 社會及個人服務業 Community, Social & Personal Services	127,494	112,810	110,856	24,575	21,518	80,531	61,152	88,730	29	15,705	(15,126)	20,710,011	
10 其他/未分類職業 Others/Non-Classified Occupations	23,721	14,793	12,857	3,904	2,737	8,201	6,502	4,734	0	2,760	2,626	5,356,359	
總額 Grand Total	1,845,920	1,561,598	1,137,666	245,764	205,135	646,307	556,519	829,734	(2,406)	155,545	(50,342)	212,736,435	57,954,145