

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零一七年一月至三月
January to March 2017
 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	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	4,911,576	3,852,479	2,738,924	559,308	320,691	2,284,798	1,792,391	1,903,010	24	413,037	102,162
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,392,382	1,153,349	1,151,861	386,519	316,563	844,610	652,024	686,695	806	139,549	8,248
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	30,575	11,461	5,017	1,635	398	359	308	1,802	0	2,055	762
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,410,758	570,329	240,448	100,477	70,557	343,790	201,218	117,734	1,009	47,527	3,621
貨運 Goods in Transit	389,571	242,021	205,901	65,607	40,314	141,595	70,026	87,700	24	41,877	35,986
財產損壞 Property Damage	1,943,305	1,006,607	1,078,465	475,288	270,688	760,971	301,754	485,783	0	227,004	94,990
一般法律責任 General Liability	2,910,309	2,080,241	1,922,848	505,456	337,378	1,457,293	1,013,302	1,060,957	1,562	391,283	131,668
金錢損失 Pecuniary Loss	675,738	321,656	322,984	131,883	54,487	291,819	161,801	121,045	566	129,473	17,413
非比例協約再保險 Non-proportional Treaty Reinsurance	92,873	87,981	41,236	5,797	5,601	9,422	9,292	34,667	10	2,363	(1,405)
比例協約再保險 Proportional Treaty Reinsurance	189,695	155,896	64,384	48,464	43,743	45,801	44,633	24,939	467	5,586	(10,351)
總額 Total	13,946,782	9,482,020	7,772,068	2,280,434	1,460,420	6,180,458	4,246,749	4,524,332	4,468	1,399,754	383,094

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
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 二零一七年一月至三月
January to March 2017
 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	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	3,994,069	3,149,428	2,096,033	319,416	167,859	1,947,529	1,537,190	1,631,585	0	278,486	18,103	
	非醫療 Non-Medical	652,000	501,126	482,659	197,841	128,683	237,934	181,100	176,751	0	106,305	70,920	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	655,024	522,810	516,339	176,114	134,203	389,552	276,309	295,403	234	80,393	6,106	
	第三者 Third Party	385,876	296,315	311,954	80,050	59,201	308,175	236,579	226,232	572	46,732	(20,783)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		16,305	828	774	557	(311)	56	42	268	0	1,598	(781)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery		99,710	55,750	42,277	14,763	6,479	56,838	32,468	26,408	0	7,851	1,539
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	11,198	7,373	7,525	1,977	1,287	3,899	2,898	(480)	0	1,775	4,943
		承運人責任 Forwarder Liability	19,509	15,023	11,052	3,654	2,539	8,828	4,054	11,774	0	1,692	(4,953)
		船東責任保賠 Protection & Indemnity	1,132,716	404,204	89,117	39,742	31,056	198,525	106,593	31,415	1,019	25,312	315
		其他 Others	1,589	909	1,204	337	184	1,149	863	3,392	(10)	218	(2,580)
貨運 Goods in Transit		193,826	137,002	129,970	26,834	16,928	67,185	30,790	22,905	24	28,247	61,866	
財產損壞 Property Damage	火災 Fire		811,876	441,033	423,627	242,046	142,699	251,607	66,232	76,600	0	111,656	92,672
	工程 Engineering		112,091	46,766	48,906	16,087	587	22,954	6,731	18,515	0	16,807	12,997
	其他 Others		160,165	95,551	88,656	37,807	27,044	37,183	20,134	27,950	0	21,620	12,042
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)		1,644,253	1,368,018	1,238,861	296,126	221,721	981,612	816,658	817,442	1,555	203,757	(5,614)
	業主立案法團責任 Owners' Corporation Liability		12,782	9,610	6,638	2,685	1,899	1,978	733	6,817	0	1,354	(3,432)
	其他 Others		787,248	421,925	435,961	142,317	75,335	345,298	130,323	132,582	0	133,544	94,500
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee		146,425	123,692	125,642	35,877	30,301	(246)	(935)	(1,796)	0	19,079	78,058
	其他 Others		286,003	95,426	89,148	48,154	(2,709)	52,866	18,880	45,681	3	63,634	(17,461)
總額 Total		11,122,665	7,692,789	6,146,343	1,682,384	1,044,985	4,912,922	3,467,642	3,549,444	3,397	1,150,060	398,457	

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 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	265,507	201,925	160,232	42,051	24,149	99,335	74,101	94,674	24	28,246	13,139
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	351,482	334,224	323,568	130,355	123,159	146,883	139,136	165,060	0	12,424	22,925
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	14,270	10,633	4,243	1,078	709	303	266	1,534	0	457	1,543
船舶 - 損壞及法律責任 Ships, Damage & Liability	146,036	87,070	89,273	40,004	29,012	74,551	54,342	45,225	0	10,679	4,357
貨運 Goods in Transit	195,745	105,019	75,931	38,773	23,386	74,410	39,236	64,795	0	13,630	(25,880)
財產損壞 Property Damage	859,173	423,257	517,276	179,348	100,358	449,227	208,657	362,718	0	76,921	(22,721)
一般法律責任 General Liability	466,026	280,688	241,388	64,328	38,423	128,405	65,588	104,116	7	52,628	46,214
金錢損失 Pecuniary Loss	243,310	102,538	108,194	47,852	26,895	239,199	143,856	77,160	563	46,760	(43,184)
非比例協約再保險 Non-proportional Treaty Reinsurance	92,873	87,981	41,236	5,797	5,601	9,422	9,292	34,667	10	2,363	(1,405)
比例協約再保險 Proportional Treaty Reinsurance	189,695	155,896	64,384	48,464	43,743	45,801	44,633	24,939	467	5,586	(10,351)
總額 Total	2,824,117	1,789,231	1,625,725	598,050	415,435	1,267,536	779,107	974,888	1,071	249,694	(15,363)

香港一般保險業務的臨時統計數字
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 二零一七年一月至三月
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 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		
私家車 Private Cars	綜合 Comprehensive	415,892	314,049	313,626	116,837	83,035	278,212	180,777	189,729	14	55,341	(14,493)	23,909,243	70,588	
	第三者 Third Party	152,935	112,995	120,340	41,771	31,647	106,104	84,137	77,087	54	21,090	(9,538)		81,553	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	161,162	139,173	134,095	47,199	40,008	74,832	64,889	68,351	86	17,476	8,174	6,224,405	15,603	
	第三者 Third Party	61,563	54,413	51,765	17,682	15,771	75,963	65,629	46,410	292	6,639	(17,347)		15,051	
拖拉機 Tractors	綜合 Comprehensive	14,650	13,379	13,709	5,572	5,276	9,791	9,437	2,597	7	1,066	4,763	825,906	1,670	
	第三者 Third Party	9,037	8,131	7,846	2,939	2,692	5,546	5,233	10,736	74	647	(6,303)		2,367	
的士 Taxis	綜合 Comprehensive	44,748	39,808	35,210	2,803	2,444	17,495	13,164	24,678	170	4,511	3,407	350,657	1,735	
	第三者 Third Party	58,274	48,026	55,446	3,993	2,490	48,177	39,460	43,517	(48)	5,434	4,053		3,114	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	3,695	3,288	2,970	129	111	101	75	2,930	(41)	316	(346)	36,800	64
		第三者 Third Party	24,659	21,611	22,192	1,411	1,184	13,493	10,397	13,886	11	1,967	5,144		742
	紅色 Red	綜合 Comprehensive	1,220	1,122	1,411	103	102	2,919	2,641	541	0	94	674	8,060	21
		第三者 Third Party	11,781	10,875	9,701	761	745	5,838	5,447	8,397	0	1,100	(541)		281
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	6,173	5,484	7,853	1,402	1,315	3,517	2,899	1,417	(3)	724	4,400	507,642	867	
	第三者 Third Party	13,027	11,020	13,762	2,281	1,995	14,710	13,030	15,118	165	1,623	(5,139)		1,801	
電單車 Motor Cycles	綜合 Comprehensive	425	318	419	51	30	63	37	213	0	100	76	8,766	109	
	第三者 Third Party	17,699	14,401	16,052	5,059	4,375	3,179	3,080	8,230	0	3,092	355		15,929	
其他 Others	綜合 Comprehensive	7,059	6,189	7,046	2,018	1,882	2,622	2,390	4,947	1	765	(549)	349,887	661	
	第三者 Third Party	36,901	14,843	14,850	4,153	(1,698)	35,165	10,166	2,851	24	5,140	8,533		14,551	
總額 Grand Total	所有承保範圍 All Coverage	1,040,900	819,125	828,293	256,164	193,404	697,727	512,888	521,635	806	127,125	(14,677)	32,221,366	226,707	

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 二零一七年一月至三月
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 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	3,196	2,750	2,581	799	691	1,191	1,134	2,110	(11)	252	(461)	101,565	
2 採礦及採石業 Mining & Quarrying	99	102	506	25	56	210	210	180	0	20	250	16,286	
3 製造業 Manufacturing	83,946	76,601	58,942	19,648	16,391	34,693	32,805	19,858	132	10,337	12,224	16,020,771	
4 電力, 燃氣及水務業 Electricity, Gas & Water	4,167	3,169	1,760	519	142	2,978	1,683	178	0	564	876	3,646,028	
5 a. 特別行業 Special Trades	178,372	151,674	149,649	38,513	30,988	80,432	75,165	90,106	69	21,605	6,881	18,482,133	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	11,838	10,955	11,906	2,630	2,610	4,968	4,667	2,874	0	1,262	5,160	849,488	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	392,678	323,574	331,527	41,658	25,441	405,559	317,290	284,742	245	46,622	(25,523)		58,778,208
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	223,378	168,569	136,623	47,481	30,594	82,229	66,977	58,670	482	37,259	9,618	46,433,011	
b. 飲食及酒店業 Restaurants & Hotels	148,651	134,100	113,782	28,191	23,403	75,339	67,533	101,484	(137)	18,440	(29,408)	11,971,881	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	191,552	147,003	103,839	28,743	18,053	90,335	76,116	57,025	(159)	19,270	9,650	16,029,652	
8 金融, 保險, 地產及商用服務業 Finance, Insurance, Real Estate & Business Services	231,635	198,750	163,744	47,740	39,633	82,431	68,851	77,915	744	26,514	18,938	128,436,665	
9 社區, 社會及個人服務業 Community, Social & Personal Services	160,487	139,245	152,415	36,769	30,839	117,192	99,209	115,016	175	18,730	(12,345)	27,051,604	
10 其他/未分類職業 Others/Non-Classified Occupations	14,254	11,526	11,587	3,410	2,880	4,055	5,018	7,284	15	2,882	(1,474)	2,294,429	
總額 Grand Total	1,644,253	1,368,018	1,238,861	296,126	221,721	981,612	816,658	817,442	1,555	203,757	(5,614)	271,333,513	58,778,208