

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

二零零七年一月至六月

January to June 2007

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	3,374,000	2,892,426	2,449,182	527,978	377,676	1,714,890	1,548,033	1,599,959	311,922	159,625
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,359,070	1,137,219	1,152,055	378,512	346,541	850,732	676,215	593,129	151,672	60,713
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	5,827	1,653	1,006	363	196	(40)	(41)	447	1,040	(677)
船舶 - 損壞及法律責任 Ships, Damage & Liability	835,642	563,700	533,569	89,715	65,387	1,128,756	447,046	546,974	47,160	(125,952)
貨運 Goods in Transit	621,877	439,491	427,880	129,590	82,697	149,399	94,499	107,553	77,558	160,072
財產損壞 Property Damage	2,739,987	1,519,594	1,417,741	722,724	409,162	768,674	394,214	354,587	262,133	391,859
一般法律責任 General Liability	2,984,888	2,109,445	1,988,908	542,247	368,041	1,510,073	1,204,132	1,110,278	327,465	183,124
金錢損失 Pecuniary Loss	736,270	430,072	370,788	106,550	30,329	111,360	64,746	102,903	52,164	185,392
非比例協約再保險 Non-Proportional Treaty Reinsurance	109,214	100,659	67,278	8,706	8,037	105,443	99,724	44,248	1,866	13,127
比例協約再保險 Proportional Treaty Reinsurance	180,984	160,822	132,591	57,143	51,019	99,911	96,678	65,611	4,294	11,667
總額 Total	12,947,759	9,355,081	8,540,998	2,563,528	1,739,085	6,439,198	4,625,246	4,525,689	1,237,274	1,038,950

* 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)
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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	2,533,551	2,296,956	1,876,682	259,562	206,073	1,475,940	1,379,240	1,426,294	213,435	30,880	
	非醫療 Non-Medical	746,176	531,361	515,680	245,643	160,147	202,839	144,178	147,032	91,755	116,746	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,213,296	1,000,817	1,034,111	340,824	316,594	750,548	577,775	556,875	145,046	15,596	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,239	84	73	121	(45)	0	0	0	588	(470)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	18,578	11,125	8,550	2,476	1,187	3,438	1,140	3,503	2,076	1,784	
	其他業務 Non-Statutory	686,169	464,407	459,563	65,079	46,392	989,579	346,242	472,958	39,058	(98,845)	
貨運 Goods in Transit		503,896	345,015	342,749	99,051	60,226	113,746	65,892	72,455	66,977	143,091	
財產損壞 Property Damage		1,606,629	857,968	794,506	467,603	281,943	400,382	120,563	158,488	179,015	175,060	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	375,542	305,083	340,532	44,286	35,644	471,032	388,040	198,424	38,918	67,546
		飲食及酒店業 Restaurants & Hotels	93,546	83,800	78,816	20,273	20,042	85,671	82,209	82,502	11,523	(35,251)
		其他業務 Others	1,028,779	853,115	744,220	233,548	207,735	643,756	552,876	484,237	109,496	(57,248)
	非法定業務 Non-Statutory	1,025,464	539,198	534,128	181,276	68,092	196,896	91,199	225,311	127,975	112,750	
金錢損失 Pecuniary Loss		512,354	262,735	206,972	72,006	13,546	64,817	37,189	42,768	23,396	127,262	
總額 Total		10,348,219	7,551,664	6,936,582	2,031,748	1,417,576	5,398,644	3,786,543	3,870,847	1,049,258	598,901	

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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	691,080	575,965	587,686	215,610	198,096	316,881	274,054	255,027	87,868	46,695	197,066	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	315,842	261,560	270,144	89,296	85,696	271,617	177,593	176,443	36,534	(28,529)	57,652	
的士 Taxis	61,173	44,958	44,995	9,310	9,306	57,735	42,768	51,448	6,712	(22,471)	7,840	
公共小型巴士 Public Light Buses	綠 Green	24,453	20,925	21,450	3,011	3,000	18,304	17,200	16,608	1,097	745	1,418
	紅 Red	24,204	20,090	19,848	2,570	2,570	25,346	23,251	24,422	713	(7,857)	851
電單車 Motor Cycles	26,685	22,330	22,621	8,237	7,445	10,480	7,776	4,648	4,512	6,016	23,298	
其他 Others	69,859	54,989	67,367	12,790	10,481	50,185	35,133	28,279	7,610	20,997	10,753	
總額 Total	1,213,296	1,000,817	1,034,111	340,824	316,594	750,548	577,775	556,875	145,046	15,596	298,878	

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二零零七年一月至六月

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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	94,273	64,109	56,820	22,773	11,456	36,111	24,615	26,633	6,732	11,999
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	145,774	136,402	117,944	37,688	29,947	100,184	98,440	36,254	6,626	45,117
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,588	1,569	933	242	241	(40)	(41)	447	452	(207)
船舶 - 損壞及法律責任 Ships, Damage & Liability	130,895	88,168	65,456	22,160	17,808	135,739	99,664	70,513	6,026	(28,891)
貨運 Goods in Transit	117,981	94,476	85,131	30,539	22,471	35,653	28,607	35,098	10,581	16,981
財產損壞 Property Damage	1,133,358	661,626	623,235	255,121	127,219	368,292	273,651	196,099	83,118	216,799
一般法律責任 General Liability	461,557	328,249	291,212	62,864	36,528	112,718	89,808	119,804	39,553	95,327
金錢損失 Pecuniary Loss	223,916	167,337	163,816	34,544	16,783	46,543	27,557	60,135	28,768	58,130
非比例協約再保險 Non-Proportional Treaty Reinsurance	109,214	100,659	67,278	8,706	8,037	105,443	99,724	44,248	1,866	13,127
比例協約再保險 Proportional Treaty Reinsurance	180,984	160,822	132,591	57,143	51,019	99,911	96,678	65,611	4,294	11,667
總額 Total	2,599,540	1,803,417	1,604,416	531,780	321,509	1,040,554	838,703	654,842	188,016	440,049