

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一零年一月至六月
 January to June 2010
 直接及分入再保險業務
 Direct & Reinsurance Inward Business

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	(港幣千元) (HK\$'000)
										* 承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	4,662,293	3,883,806	3,256,670	683,051	479,625	2,519,327	2,144,721	2,163,203	356,759	257,083
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,576,283	1,337,719	1,260,809	381,963	344,365	731,664	605,255	604,599	149,519	162,326
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	15,076	5,575	4,844	1,798	954	313	66	2,375	1,926	(411)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,149,986	766,983	661,173	139,308	104,163	362,935	260,845	525,968	69,141	(38,099)
貨運 Goods in Transit	648,489	444,944	417,818	123,963	83,540	253,550	157,136	172,025	93,809	68,444
財產損壞 Property Damage	3,617,289	1,756,057	1,604,058	733,862	412,237	865,992	323,504	618,197	320,289	253,335
一般法律責任 General Liability	3,589,468	2,635,347	2,354,568	631,951	470,537	1,625,079	1,290,850	1,321,276	408,835	153,920
金錢損失 Pecuniary Loss	1,121,487	695,538	568,222	117,495	42,032	361,814	85,811	42,124	119,791	364,275
非比例協約再保險 Non-Proportional Treaty Reinsurance	103,573	97,904	69,396	7,882	7,296	23,157	20,742	1,119	1,980	59,001
比例協約再保險 Proportional Treaty Reinsurance	131,255	115,294	98,155	43,478	38,081	77,586	64,168	61,621	5,681	(7,228)
總額 Total	16,615,199	11,739,167	10,295,713	2,864,751	1,982,830	6,821,417	4,953,098	5,512,507	1,527,730	1,272,646

*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。
 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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二零一零年一月至六月
January to June 2010

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	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	3,640,612	3,105,785	2,530,268	370,459	269,763	2,161,069	1,887,783	1,900,174	256,617	103,714	
	非醫療 Non-Medical	800,826	598,156	583,110	267,471	177,840	244,366	170,758	172,237	88,090	144,943	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,412,537	1,184,954	1,151,147	354,092	318,614	683,410	558,665	552,439	137,973	142,121	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		10,146	2,023	1,974	821	219	232	1	1,230	1,378	(853)	
船舶 - 損壞及法律 責任 Ships, Damage & Liability	法定業務 Statutory Business	21,006	13,783	12,788	3,250	1,815	4,964	2,760	5,431	2,384	3,158	
	非法定業務 Non-Statutory Business	784,465	535,557	500,469	91,473	72,887	286,710	209,960	440,399	48,615	(61,432)	
貨運 Goods in Transit		445,486	294,459	285,654	74,830	46,022	115,794	53,543	58,309	64,200	117,123	
財產損壞 Property Damage		1,773,729	952,180	882,072	481,845	287,193	375,738	147,712	259,480	203,337	132,062	
一般法律責任 General Liability	法定業務 Statutory Business	建造業 Construction	665,270	541,741	439,106	61,162	47,896	338,776	293,620	274,251	49,346	67,613
		飲食及酒店業 Restaurants & Hotels	127,148	113,585	102,503	27,148	25,469	89,954	87,002	108,237	14,939	(46,142)
		其他 Others	1,221,313	1,016,577	873,392	258,702	225,392	687,409	564,013	557,986	118,102	(28,088)
	非法定業務 Non-Statutory Business	1,086,786	621,087	599,338	189,208	103,719	363,954	233,583	259,961	136,230	99,428	
金錢損失 Pecuniary Loss		818,010	525,228	372,280	70,448	14,760	302,973	55,259	12,131	57,117	288,272	
總額 Total		12,807,334	9,505,115	8,334,101	2,250,909	1,591,589	5,655,349	4,264,659	4,602,265	1,178,328	961,919	

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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)
(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)	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	759,804	638,188	629,370	221,984	198,510	332,663	285,016	280,830	86,664	63,366	221,747	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	321,898	283,865	280,455	91,266	85,372	180,969	151,061	127,587	31,608	35,888	58,783	
的士 Taxis	149,906	121,705	103,391	13,478	13,248	61,720	40,376	65,560	6,897	17,686	8,743	
公共小型巴士 Public Light Buses	綠 Green	50,641	43,006	36,890	4,016	4,001	28,235	24,672	29,132	1,995	1,762	1,426
	紅 Red	33,669	28,088	24,209	2,439	2,439	21,831	20,521	12,458	846	8,466	736
電單車 Motor Cycles	26,147	22,260	23,242	7,745	7,126	6,008	4,600	6,203	4,112	5,801	22,106	
其他 Others	70,472	47,842	53,591	13,164	7,919	51,984	32,419	30,669	5,851	9,152	10,267	
總額 Total	1,412,537	1,184,954	1,151,148	354,092	318,615	683,410	558,665	552,439	137,973	142,121	323,808	

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。於二零一零年七月十九日，法院已頒令該保險公司進行清盤。

A local insurer which engaged primarily in motor vehicle insurance business was 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. The insurer has been placed into liquidation by order of the court on 19 July 2010.

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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	管理開支 Management Expenses	* 承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	220,855	179,865	143,292	45,121	32,022	113,892	86,180	90,792	12,052	8,426
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	163,746	152,765	109,662	27,871	25,751	48,254	46,590	52,160	11,546	20,205
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	4,930	3,552	2,870	977	735	81	65	1,145	548	442
船舶 - 損壞及法律責任 Ships, Damage & Liability	344,515	217,643	147,916	44,585	29,461	71,261	48,125	80,138	18,142	20,175
貨運 Goods in Transit	203,003	150,485	132,164	49,133	37,518	137,756	103,593	113,716	29,609	(48,679)
財產損壞 Property Damage	1,843,560	803,877	721,986	252,017	125,044	490,254	175,792	358,717	116,952	121,273
一般法律責任 General Liability	488,951	342,357	340,229	95,731	68,061	144,986	112,632	120,841	90,218	61,109
金錢損失 Pecuniary Loss	303,477	170,310	195,942	47,047	27,272	58,841	30,552	29,993	62,674	76,003
非比例協約再保險 Non-Proportional Treaty Reinsurance	103,573	97,904	69,396	7,882	7,296	23,157	20,742	1,119	1,980	59,001
比例協約再保險 Proportional Treaty Reinsurance	131,255	115,294	98,155	43,478	38,081	77,586	64,168	61,621	5,681	(7,228)
總額 Total	3,807,865	2,234,052	1,961,612	613,842	391,241	1,166,068	688,439	910,242	349,402	310,727