

香港一般保險業務的臨時統計數字
 Provisional Statistics on Hong Kong General Insurance Business
 二零一一年一月至六月
 January to June 2011
 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 | 5,252,245 | 4,394,126 | 3,618,093 | 683,708 | 482,560 | 2,735,660 | 2,302,566 | 2,508,667 | 1,253 | 423,954 | 201,659 |
| 汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability | 1,802,972 | 1,474,811 | 1,388,780 | 428,981 | 377,433 | 741,529 | 610,006 | 781,686 | (1,046) | 163,033 | 67,674 |
| 飛機 - 損壞及法律責任 Aircraft, Damage & Liability | 16,839 | 7,363 | 6,924 | 2,181 | 1,206 | 447 | 405 | 2,627 | 0 | 1,482 | 1,609 |
| 船舶 - 損壞及法律責任 Ships, Damage & Liability | 1,185,886 | 806,632 | 481,553 | 109,295 | 73,421 | 458,261 | 326,892 | 401,608 | (11) | 59,509 | (52,974) |
| 貨運 Goods in Transit | 707,797 | 497,317 | 470,803 | 128,480 | 86,192 | 279,142 | 205,685 | 214,395 | (842) | 101,807 | 69,251 |
| 財產損壞 Property Damage | 4,289,024 | 1,859,173 | 1,663,783 | 775,944 | 407,196 | 807,577 | 403,428 | 578,120 | (476) | 302,943 | 376,000 |
| 一般法律責任 General Liability | 4,131,434 | 3,031,941 | 2,590,350 | 644,039 | 460,814 | 1,556,174 | 1,190,794 | 1,466,696 | 3,013 | 431,269 | 228,558 |
| 金錢損失 Pecuniary Loss | 1,063,248 | 603,165 | 642,588 | 127,429 | 34,691 | 223,950 | 41,201 | 71,429 | (60) | 145,060 | 391,468 |
| 非比例協約再保險 Non-proportional Treaty Reinsurance | 103,600 | 99,433 | 72,928 | 7,061 | 6,710 | 23,309 | 21,454 | (77,066) | 0 | 1,705 | 141,579 |
| 比例協約再保險 Proportional Treaty Reinsurance | 165,474 | 147,931 | 138,252 | 57,380 | 52,738 | 61,472 | 56,446 | 52,586 | 0 | 5,839 | 27,089 |
| 總額 Total | 18,718,519 | 12,921,892 | 11,074,054 | 2,964,498 | 1,982,961 | 6,887,521 | 5,158,877 | 6,000,748 | 1,831 | 1,636,601 | 1,451,913 |

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 Risk 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
二零一一年一月至六月
January to June 2011
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 | 4,153,275 | 3,499,190 | 2,770,351 | 400,694 | 277,933 | 2,359,136 | 2,013,592 | 2,149,483 | 1,071 | 289,759 | 52,105 | |
| | 非醫療 Non-Medical | 824,963 | 662,175 | 629,055 | 229,524 | 162,725 | 253,645 | 187,821 | 211,845 | 205 | 120,308 | 133,972 | |
| 汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability | 綜合 Comprehensive | 860,613 | 691,468 | 677,465 | 238,364 | 209,067 | 325,202 | 286,158 | 339,594 | 850 | 85,139 | 42,815 | |
| | 第三者 Third Party | 748,022 | 606,528 | 585,482 | 156,957 | 138,893 | 367,243 | 277,284 | 365,437 | (1,697) | 67,823 | 15,026 | |
| 飛機 - 損壞及法律責任 Aircraft, Damage & Liability | | 12,205 | 3,347 | 3,302 | 1,286 | 494 | 119 | 109 | 1,231 | 0 | 1,272 | 305 | |
| 船舶 - 損壞及法律責任 Ships, Damage & Liability | 船體及機器 Hull & Machinery | 149,059 | 72,337 | 75,378 | 21,270 | 8,649 | 85,844 | 53,204 | 69,784 | (8) | 11,594 | (14,641) | |
| | 船舶法律 責任 Ships Liability | 本地船隻責任 Local Vessels Liability | 18,576 | 10,918 | 11,794 | 3,152 | 1,344 | 1,879 | 1,015 | 2,537 | (3) | 1,769 | 6,147 |
| | | 承運人責任 Forwarder Liability | 27,129 | 19,341 | 16,661 | 4,758 | 2,582 | 8,024 | 5,599 | 9,276 | 0 | 3,795 | 1,008 |
| | | 船東責任保賠 Protection & Indemnity | 637,585 | 479,208 | 231,398 | 35,432 | 28,237 | 207,537 | 156,510 | 235,291 | 0 | 27,648 | (59,778) |
| | | 其他 Others | 4,771 | 2,877 | 2,833 | 1,018 | 604 | 200 | 39 | 888 | 0 | 620 | 721 |
| 貨運 Goods in Transit | | 447,587 | 306,309 | 305,729 | 73,868 | 45,561 | 105,794 | 59,036 | 77,351 | 9 | 72,623 | 110,185 | |
| 財產損壞 Property Damage | 火災 Fire | 1,321,042 | 725,125 | 678,161 | 390,006 | 226,382 | 188,801 | 105,267 | 112,686 | (435) | 149,695 | 189,833 | |
| | 工程 Engineering | 232,174 | 53,468 | 57,682 | 27,464 | (12,131) | 61,581 | 11,363 | 30,330 | 96 | 21,290 | 18,097 | |
| | 其他 Others | 273,860 | 182,375 | 165,465 | 74,241 | 51,667 | 59,037 | 38,357 | 57,860 | 35 | 26,499 | 29,404 | |
| 一般法律責任 General Liability | 僱員補償 Employees' Compensation (EC) | 2,249,744 | 1,892,144 | 1,557,832 | 354,381 | 312,625 | 1,077,853 | 908,953 | 1,118,095 | 2,724 | 197,262 | (72,874) | |
| | 業主立案法團責任 Owners' Corporation Liability | 25,723 | 17,416 | 8,972 | 4,982 | 2,935 | 81 | 61 | 4,462 | 2 | 2,528 | (955) | |
| | 其他 Others | 1,208,495 | 672,221 | 665,389 | 193,578 | 91,985 | 358,518 | 182,550 | 254,985 | 31 | 155,642 | 162,746 | |
| 金錢損失 Pecuniary Loss | 按揭擔保 Mortgage Guarantee | 336,663 | 301,479 | 324,575 | 4,310 | 4,310 | 690 | 593 | (13,921) | 0 | 20,119 | 314,067 | |
| | 其他 Others | 361,531 | 125,706 | 117,002 | 52,039 | (10,619) | 77,053 | 30,730 | 34,102 | (59) | 57,539 | 36,039 | |
| 總額 Total | | 13,893,017 | 10,323,632 | 8,884,526 | 2,267,324 | 1,543,243 | 5,538,237 | 4,318,241 | 5,061,316 | 2,821 | 1,312,924 | 964,222 | |

香港一般保險業務的臨時統計數字
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 二零一一年一月至六月
 January to June 2011
 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 | 274,007 | 232,761 | 218,687 | 53,490 | 41,902 | 122,879 | 101,153 | 147,339 | (23) | 13,887 | 15,582 |
| 汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability | 194,337 | 176,815 | 125,833 | 33,660 | 29,473 | 49,084 | 46,564 | 76,655 | (199) | 10,071 | 9,833 |
| 飛機 - 損壞及法律責任 Aircraft, Damage & Liability | 4,634 | 4,016 | 3,622 | 895 | 712 | 328 | 296 | 1,396 | 0 | 210 | 1,304 |
| 船舶 - 損壞及法律責任 Ships, Damage & Liability | 348,766 | 221,951 | 143,489 | 43,665 | 32,005 | 154,777 | 110,525 | 83,832 | 0 | 14,083 | 13,569 |
| 貨運 Goods in Transit | 260,210 | 191,008 | 165,074 | 54,612 | 40,631 | 173,348 | 146,649 | 137,044 | (851) | 29,184 | (40,934) |
| 財產損壞 Property Damage | 2,461,948 | 898,205 | 762,475 | 284,233 | 141,278 | 498,158 | 248,441 | 377,244 | (172) | 105,459 | 138,666 |
| 一般法律責任 General Liability | 647,472 | 450,160 | 358,157 | 91,098 | 53,269 | 119,722 | 99,230 | 89,154 | 256 | 75,837 | 139,641 |
| 金錢損失 Pecuniary Loss | 365,054 | 175,980 | 201,011 | 71,080 | 41,000 | 146,207 | 9,878 | 51,248 | (1) | 67,402 | 41,362 |
| 非比例協約再保險 Non-proportional Treaty Reinsurance | 103,600 | 99,433 | 72,928 | 7,061 | 6,710 | 23,309 | 21,454 | (77,066) | 0 | 1,705 | 141,579 |
| 比例協約再保險 Proportional Treaty Reinsurance | 165,474 | 147,931 | 138,252 | 57,380 | 52,738 | 61,472 | 56,446 | 52,586 | 0 | 5,839 | 27,089 |
| 總額 Total | 4,825,502 | 2,598,260 | 2,189,528 | 697,174 | 439,718 | 1,349,284 | 840,636 | 939,432 | (990) | 323,677 | 487,691 |

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零一一年一月至六月
January to June 2011
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 | |
|---|------------------------|-----------------------|---------------------|-----------------------------------|--|--|----------------------------------|--------------------------------|------------------------------------|---|-----------------------------|---|--------------------|-----------------------------------|-------|
| 私家車 Private Cars | 綜合 Comprehensive | 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 | |
| | 第三者 Third Party | 596,613 | 461,168 | 465,935 | 171,073 | 146,854 | 218,347 | 194,263 | 213,916 | 1,186 | 62,008 | 41,971 | 30,076,823 | 97,302 | |
| 貨車 Goods Carrying Vehicles | 綜合 Comprehensive | 259,705 | 205,876 | 200,137 | 74,481 | 65,523 | 135,583 | 104,821 | 109,592 | (228) | 28,855 | (3,605) | | 143,544 | |
| | 第三者 Third Party | 185,055 | 163,315 | 147,061 | 53,777 | 50,001 | 67,358 | 60,082 | 85,137 | (173) | 16,650 | (4,554) | 5,501,133 | 19,070 | |
| 拖拉機 Tractors | 綜合 Comprehensive | 164,222 | 147,355 | 136,678 | 46,823 | 44,481 | 94,037 | 73,106 | 109,770 | (708) | 16,318 | (33,183) | | 40,745 | |
| | 第三者 Third Party | 23,505 | 21,122 | 18,424 | 6,374 | 5,907 | 5,597 | 4,664 | 8,635 | (112) | 2,115 | 1,879 | 934,761 | 2,022 | |
| 的士 Taxis | 綜合 Comprehensive | 18,408 | 16,666 | 15,912 | 5,079 | 4,825 | 19,917 | 14,573 | 20,040 | (281) | 1,789 | (10,461) | | 4,330 | |
| | 第三者 Third Party | 15,248 | 11,655 | 12,313 | 1,291 | 1,005 | 6,255 | 5,562 | 10,860 | 0 | 1,148 | (700) | 125,025 | 678 | |
| 公共小型巴士 Public Light Buses | 綠色 Green | 綜合 Comprehensive | 9,282 | 7,774 | 7,486 | 445 | 407 | 4,087 | 3,111 | 4,227 | 0 | 559 | 2,293 | 43,410 | 203 |
| | | 第三者 Third Party | 48,605 | 37,568 | 35,638 | 2,575 | 1,759 | 17,321 | 15,734 | 26,665 | 0 | 2,183 | 5,031 | | 1,347 |
| | 紅色 Red | 綜合 Comprehensive | 6,226 | 5,422 | 5,245 | 435 | 435 | 3,778 | 3,424 | 4,680 | 0 | 219 | (89) | 24,440 | 113 |
| | | 第三者 Third Party | 25,649 | 22,270 | 20,334 | 1,662 | 1,661 | 11,167 | 7,482 | 9,229 | 0 | 756 | 8,688 | | 592 |
| 私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses | 綜合 Comprehensive | 14,861 | 13,166 | 13,439 | 3,350 | 3,177 | 17,321 | 12,673 | 7,917 | (56) | 1,430 | 971 | 807,479 | 1,544 | |
| | 第三者 Third Party | 27,690 | 24,785 | 19,788 | 3,408 | 3,169 | 20,812 | 10,651 | 14,300 | (416) | 2,080 | 655 | | 4,917 | |
| 電單車 Motor Cycles | 綜合 Comprehensive | 503 | 421 | 471 | 83 | 69 | 1 | 1 | 91 | 2 | 71 | 238 | 4,706 | 120 | |
| | 第三者 Third Party | 27,516 | 24,606 | 24,373 | 7,873 | 7,704 | 9,172 | 7,789 | 5,396 | 1 | 4,924 | 6,348 | | 22,876 | |
| 其他 Others | 綜合 Comprehensive | 9,320 | 7,425 | 7,091 | 1,536 | 1,212 | 2,458 | 2,378 | 4,131 | 3 | 939 | 806 | 396,529 | 871 | |
| | 第三者 Third Party | 33,369 | 15,243 | 19,012 | 3,943 | 710 | 17,167 | 6,705 | 3,330 | (60) | 2,827 | 12,205 | | 5,491 | |
| 總額 Grand Total | 所有承保範圍 All Coverage | 1,608,635 | 1,297,996 | 1,262,947 | 395,321 | 347,960 | 692,445 | 563,442 | 705,031 | (847) | 152,962 | 57,841 | 37,914,306 | 354,300 | |

香港一般保險業務的臨時統計數字
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 二零一一年一月至六月
 January to June 2011
 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 | 3,706 | 3,257 | 3,015 | 990 | 916 | 3,074 | 3,072 | 8,386 | (18) | 320 | (6,589) | 196,955 | |
| 2 採礦及採石業 Mining & Quarrying | 0 | 0 | 44 | 14 | 14 | 0 | 0 | 208 | 0 | 0 | (178) | 0 | |
| 3 製造業 Manufacturing | 122,384 | 107,529 | 90,363 | 27,320 | 24,530 | 63,244 | 52,614 | 43,458 | 68 | 12,733 | 9,574 | 24,629,169 | |
| 4 電力, 燃氣及水務業 Electricity, Gas & Water | 5,166 | 4,368 | 3,236 | 788 | 587 | 951 | 817 | (322) | 4 | 497 | 2,470 | 3,619,619 | |
| 5 a. 特別行業 Special Trades | 235,124 | 199,143 | 166,454 | 46,104 | 41,488 | 78,925 | 69,539 | 92,502 | (213) | 21,564 | 11,113 | 14,805,120 | |
| b. 建造業 - 按年薪 Construction - on Annual Wage Basis | 14,797 | 13,587 | 8,531 | 2,947 | 2,929 | 3,494 | 3,082 | 3,405 | 0 | 1,448 | 749 | 656,876 | |
| c. 建造業 - 按合約價值 Construction - on Contract Value Basis | 738,575 | 631,040 | 481,475 | 53,977 | 49,893 | 325,454 | 274,426 | 379,917 | 2,991 | 38,505 | 10,169 | | 72,704,506 |
| 6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades | 233,230 | 192,291 | 169,345 | 55,737 | 48,443 | 88,476 | 75,457 | 81,371 | 194 | 26,597 | 12,740 | 62,769,099 | |
| b. 飲食及酒店業 Restaurants & Hotels | 152,975 | 136,926 | 114,746 | 30,668 | 29,314 | 99,796 | 93,851 | 116,414 | (756) | 15,794 | (46,020) | 12,682,422 | |
| 7 運輸, 倉庫及通訊業 Transport, Storage & Communication | 231,741 | 192,510 | 151,392 | 37,019 | 31,021 | 125,311 | 112,569 | 131,141 | (89) | 21,187 | (31,868) | 29,802,058 | |
| 8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services | 279,573 | 233,786 | 196,083 | 55,985 | 48,586 | 114,405 | 96,737 | 148,926 | 446 | 31,968 | (33,843) | 146,017,715 | |
| 9 社區, 社會及個人服務業 Community, Social & Personal Services | 209,021 | 159,849 | 155,211 | 38,060 | 30,957 | 165,245 | 119,825 | 107,241 | 97 | 24,183 | (7,267) | 43,169,686 | |
| 10 其他/未分類職業 Others/Non-Classified Occupations | 23,452 | 17,858 | 17,937 | 4,772 | 3,947 | 9,478 | 6,964 | 5,448 | 0 | 2,466 | 6,076 | 6,360,619 | |
| 總額 Grand Total | 2,249,744 | 1,892,144 | 1,557,832 | 354,381 | 312,625 | 1,077,853 | 908,953 | 1,118,095 | 2,724 | 197,262 | (72,874) | 344,709,338 | 72,704,506 |