

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

二零零二年一月至九月
January to September 2002

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	3,527,654	2,980,188	2,718,056	540,231	371,906	1,891,255	1,675,826	1,729,118	381,135	235,897
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,445,302	1,892,388	1,720,929	525,819	461,272	1,163,361	885,073	1,185,444	224,860	(150,647)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	4,693	352	1,202	268	(288)	600	409	150	571	769
船舶 - 損壞及法律責任 Ships, Damage & Liability	631,827	438,962	417,292	83,921	56,522	394,809	221,980	381,893	38,957	(60,080)
貨運 Goods in Transit	757,590	548,075	556,790	158,524	96,101	185,315	113,656	114,978	103,566	242,145
財產損壞 Property Damage	4,160,885	2,077,453	1,961,039	1,091,207	552,014	1,056,047	561,675	463,173	353,902	591,950
一般法律責任 General Liability	4,818,764	3,097,770	2,557,876	685,419	462,852	2,113,663	1,458,104	1,856,783	385,554	(147,313)
金錢損失 Pecuniary Loss	755,778	303,550	213,743	101,484	9,936	263,561	72,213	196,462	62,682	(55,337)
非比例協約再保險 Non-Proportional Treaty Reinsurance	229,335	217,774	196,979	16,510	14,367	90,908	90,100	143,727	7,860	31,025
比例協約再保險 Proportional Treaty Reinsurance	532,913	473,944	465,511	194,199	180,229	257,230	219,104	343,473	26,600	(84,791)
總額 Total	17,864,741	12,030,456	10,809,417	3,397,582	2,204,911	7,416,749	5,298,140	6,415,201	1,585,687	603,618

*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.

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直接業務
Direct 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	醫療 Medical	2,316,616	2,115,705	1,880,479	203,333	159,979	1,517,447	1,415,318	1,422,129	232,398	65,973	
	非醫療 Non-Medical	938,648	627,340	614,619	281,702	166,476	262,310	166,654	181,455	138,966	127,722	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		2,232,998	1,709,005	1,542,218	485,494	421,751	1,072,463	792,872	990,357	210,529	(80,419)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,037	35	858	234	(279)	5	0	(31)	226	942	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	28,269	13,761	11,939	4,874	3,138	7,171	4,714	5,445	4,374	(1,018)	
	其他業務 Non-Statutory	428,700	283,957	276,740	48,185	26,002	320,810	173,293	313,061	26,250	(88,573)	
貨運 Goods in Transit		654,375	463,792	468,547	120,851	76,953	146,207	84,457	80,445	95,642	215,507	
財產損壞 Property Damage		2,545,211	1,196,683	1,144,041	763,743	382,219	479,354	206,677	175,777	270,767	315,278	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	1,191,537	843,618	650,646	108,126	74,642	778,436	531,274	572,646	65,569	(62,211)
		飲食及酒店業 Restaurants & Hotels	187,144	119,069	89,713	29,500	26,185	80,126	62,354	74,967	15,333	(26,772)
		其他業務 Others	1,613,400	1,181,420	991,606	322,644	271,682	876,274	641,320	792,328	154,103	(226,507)
	非法定業務 Non-Statutory	1,346,827	512,143	440,136	168,831	41,464	226,863	92,024	163,109	118,931	116,632	
金錢損失 Pecuniary Loss		572,887	165,313	112,550	82,779	734	199,313	31,786	156,850	45,947	(90,981)	
總額 Total		14,060,649	9,231,841	8,224,092	2,620,296	1,650,946	5,966,779	4,202,743	4,928,538	1,379,035	265,573	

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分入再保險業務

Reinsurance Inward 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	272,390	237,143	222,958	55,196	45,451	111,498	93,854	125,534	9,771	42,202
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	212,304	183,383	178,711	40,325	39,521	90,898	92,201	195,087	14,331	(70,228)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	656	317	344	34	(9)	595	409	181	345	(173)
船舶 - 損壞及法律責任 Ships, Damage & Liability	174,858	141,244	128,613	30,862	27,382	66,828	43,973	63,387	8,333	29,511
貨運 Goods in Transit	103,215	84,283	88,243	37,673	19,148	39,108	29,199	34,533	7,924	26,638
財產損壞 Property Damage	1,615,674	880,770	816,998	327,464	169,795	576,693	354,998	287,396	83,135	276,672
一般法律責任 General Liability	479,856	441,520	385,775	56,318	48,879	151,964	131,132	253,733	31,618	51,545
金錢損失 Pecuniary Loss	182,891	138,237	101,193	18,705	9,202	64,248	40,427	39,612	16,735	35,644
非比例協約再保險 Non-Proportional Treaty Reinsurance	229,335	217,774	196,979	16,510	14,367	90,908	90,100	143,727	7,860	31,025
比例協約再保險 Proportional Treaty Reinsurance	532,913	473,944	465,511	194,199	180,229	257,230	219,104	343,473	26,600	(84,791)
總額 Total	3,804,092	2,798,615	2,585,325	777,286	553,965	1,449,970	1,095,397	1,486,663	206,652	338,045