

**香港一般保險業務的臨時統計數字**  
**Provisional Statistics on Hong Kong General Insurance Business**  
**二零零三年一月至九月**  
**January to September 2003**  
**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	3,428,988	2,886,851	2,681,167	551,250	365,781	1,726,890	1,550,432	1,632,790	361,354	321,242
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,381,014	1,879,767	1,884,804	497,681	446,894	1,081,166	846,569	1,269,068	213,813	(44,971)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	7,860	525	554	476	(374)	1,964	1,749	1,356	582	(1,010)
船舶 - 損壞及法律責任 Ships, Damage & Liability	625,658	434,308	413,615	74,105	51,865	349,446	266,981	384,513	42,831	(65,594)
貨運 Goods in Transit	754,275	535,663	529,371	142,040	87,397	206,626	140,621	181,980	97,636	162,358
財產損壞 Property Damage	4,159,858	2,044,859	1,967,469	1,020,583	516,033	1,001,932	460,660	519,146	332,239	600,051
一般法律責任 General Liability	5,475,070	3,661,330	3,237,211	808,031	554,891	2,033,813	1,393,427	2,034,261	428,534	219,525
金錢損失 Pecuniary Loss	835,208	336,608	247,655	114,694	16,482	122,874	48,363	101,180	59,915	70,078
非比例協約再保險 Non-Proportional Treaty Reinsurance	279,945	215,273	192,819	20,530	16,917	53,389	11,525	97,560	6,574	71,768
比例協約再保險 Proportional Treaty Reinsurance	655,844	570,603	576,906	232,501	219,959	301,560	271,635	442,877	17,629	(103,559)
總額 Total	18,603,720	12,565,787	11,731,571	3,461,891	2,275,845	6,879,660	4,991,962	6,664,731	1,561,107	1,229,888

\*承保利潤 / (虧損) 是根據保人呈報的 "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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二零零三年一月至九月  
 January to September 2003

**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	2,255,761	2,051,940	1,844,365	211,285	152,908	1,401,271	1,319,256	1,341,202	223,355	126,900	
	非醫療 Non-Medical	930,507	627,117	618,804	283,426	166,997	239,437	156,646	163,531	130,835	157,441	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		2,203,894	1,724,067	1,719,709	470,080	424,408	1,005,945	780,022	1,115,074	203,926	(23,699)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		7,090	185	215	463	(337)	163	6	19	578	(45)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	38,515	15,996	14,241	6,726	3,800	6,015	3,535	2,653	5,069	2,719	
	其他業務 Non-Statutory	481,746	331,449	309,052	52,199	34,345	298,368	226,322	361,755	32,314	(119,362)	
貨運 Goods in Transit		673,205	477,539	468,003	123,201	76,486	167,022	108,432	121,631	90,452	179,434	
財產損壞 Property Damage		2,539,064	1,200,493	1,136,931	730,299	365,904	474,803	165,963	182,610	246,160	342,257	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	1,519,790	954,942	799,469	141,078	82,989	710,267	484,252	553,124	71,745	91,611
		飲食及酒店業 Restaurants & Hotels	164,089	132,744	130,308	37,396	35,848	109,829	93,067	100,307	16,250	(22,097)
		其他業務 Others	1,815,981	1,367,302	1,254,357	357,664	310,996	795,005	574,336	814,498	159,311	(30,448)
	非法定業務 Non-Statutory	1,382,003	671,119	581,048	204,000	70,607	262,433	99,476	207,594	146,128	156,719	
金錢損失 Pecuniary Loss		576,044	168,914	122,749	78,757	7,232	83,674	29,500	43,492	45,006	27,019	
總額 Total		14,587,689	9,723,807	8,999,251	2,696,574	1,732,183	5,554,232	4,040,813	5,007,490	1,371,129	888,449	

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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	242,720	207,794	217,998	56,539	45,876	86,182	74,530	128,057	7,164	36,901
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	177,120	155,700	165,095	27,601	22,486	75,221	66,547	153,994	9,887	(21,272)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	770	340	339	13	(37)	1,801	1,743	1,337	4	(965)
船舶 - 損壞及法律責任 Ships, Damage & Liability	105,397	86,863	90,322	15,180	13,720	45,063	37,124	20,105	5,448	51,049
貨運 Goods in Transit	81,070	58,124	61,368	18,839	10,911	39,604	32,189	60,349	7,184	(17,076)
財產損壞 Property Damage	1,620,794	844,366	830,538	290,284	150,129	527,129	294,697	336,536	86,079	257,794
一般法律責任 General Liability	593,207	535,223	472,029	67,893	54,451	156,279	142,296	358,738	35,100	23,740
金錢損失 Pecuniary Loss	259,164	167,694	124,906	35,937	9,250	39,200	18,863	57,688	14,909	43,059
非比例協約再保險 Non-Proportional Treaty Reinsurance	279,945	215,273	192,819	20,530	16,917	53,389	11,525	97,560	6,574	71,768
比例協約再保險 Proportional Treaty Reinsurance	655,844	570,603	576,906	232,501	219,959	301,560	271,635	442,877	17,629	(103,559)
總額 Total	4,016,031	2,841,980	2,732,320	765,317	543,662	1,325,428	951,149	1,657,241	189,978	341,439