

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
二零零四年一月至九月
January to September 2004
直接及分入再保險業務
Direct & Reinsurance Inward Business

業務類別 Class of Business	(港幣千元) (HK\$'000)									
	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	3,566,019	3,084,744	2,768,000	575,472	408,382	1,947,457	1,791,391	1,773,129	383,729	202,760
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,369,607	1,924,932	1,871,444	522,353	472,685	1,164,412	858,465	919,337	213,226	266,196
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	4,019	(349)	(557)	277	(35)	94	73	1,297	380	(2,199)
船舶 - 損壞及法律責任 Ships, Damage & Liability	773,135	504,766	487,417	85,396	57,062	350,396	269,482	258,304	51,854	120,197
貨運 Goods in Transit	933,134	711,956	686,380	178,481	124,494	212,995	149,098	168,318	108,431	285,137
財產損壞 Property Damage	4,293,491	2,465,652	2,346,270	1,153,950	667,101	1,109,533	661,966	715,544	368,038	595,587
一般法律責任 General Liability	4,676,845	3,244,535	3,193,296	784,904	563,162	1,960,753	1,400,517	1,999,354	429,137	201,643
金錢損失 Pecuniary Loss	934,235	428,084	312,840	126,904	30,679	304,411	67,892	63,681	53,073	165,407
非比例協約再保險 Non-Proportional Treaty Reinsurance	195,456	161,110	138,581	14,737	10,879	32,618	28,276	90,601	4,796	32,305
比例協約再保險 Proportional Treaty Reinsurance	252,618	234,169	243,943	82,015	77,693	145,423	135,056	167,320	6,505	(7,575)
總額 Total	17,998,559	12,759,599	12,047,614	3,524,489	2,412,102	7,228,092	5,362,216	6,156,885	1,619,169	1,859,458

*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.

香港一般保險業務的臨時統計數字
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二零零四年一月至九月
 January to September 2004

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	2,355,467	2,199,902	1,890,248	217,311	182,364	1,561,783	1,496,712	1,466,677	238,569	2,638	
	非醫療 Non-Medical	964,580	688,948	687,582	301,588	190,766	259,873	185,212	205,560	138,500	152,756	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		2,133,985	1,702,579	1,664,452	470,471	425,485	1,020,068	723,039	802,731	200,944	235,292	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,161	144	106	302	3	17	0	(1)	375	(271)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	33,718	16,840	12,472	4,594	1,914	12,353	4,522	7,394	3,447	(283)	
	其他業務 Non-Statutory	603,030	401,305	391,225	67,169	44,372	291,337	227,203	223,515	36,644	86,694	
貨運 Goods in Transit		740,704	544,981	528,114	136,642	88,643	132,888	73,356	110,123	96,302	233,046	
財產損壞 Property Damage		2,387,596	1,182,824	1,089,142	697,166	362,150	407,808	162,242	191,395	255,611	279,986	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	830,504	591,149	782,635	92,238	82,374	646,407	471,858	615,960	49,479	34,822
		飲食及酒店業 Restaurants & Hotels	153,597	127,042	119,363	33,349	32,689	100,617	91,321	107,147	17,494	(37,967)
		其他業務 Others	1,626,462	1,255,712	1,160,003	350,431	314,808	791,873	599,105	725,909	153,894	(34,608)
	非法定業務 Non-Statutory	1,500,188	791,276	702,651	244,341	89,978	259,655	107,016	244,527	172,304	195,842	
金錢損失 Pecuniary Loss		695,435	257,063	185,134	97,683	17,022	241,151	44,981	34,902	36,077	97,133	
總額 Total		14,029,427	9,759,765	9,213,127	2,713,285	1,832,568	5,725,830	4,186,567	4,735,839	1,399,640	1,245,080	

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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	1,145,165	929,523	893,943	292,179	264,597	437,432	328,671	356,664	120,965	151,717	291,871	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	528,692	432,248	432,832	110,221	101,562	288,417	211,889	206,238	46,611	78,421	80,472	
的士 Taxis	156,095	120,216	123,627	21,012	20,999	106,829	78,165	88,888	9,610	4,130	12,949	
公共小型巴士 Public Light Buses	綠 Green	45,503	36,141	32,747	4,725	4,722	27,548	15,944	40,838	2,426	(15,239)	2,220
	紅 Red	42,878	34,946	29,102	3,928	3,928	32,966	24,916	41,051	1,755	(17,632)	1,491
電單車 Motor Cycles	54,041	39,964	39,542	13,293	11,176	17,406	15,203	15,313	5,157	7,896	35,388	
其他 Others	161,611	109,541	112,659	25,113	18,501	109,470	48,251	53,739	14,420	25,999	21,165	
總額 Total	2,133,985	1,702,579	1,664,452	470,471	425,485	1,020,068	723,039	802,731	200,944	235,292	445,556	

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二零零四年一月至九月
January to September 2004
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	245,972	195,894	190,170	56,573	35,252	125,801	109,467	100,892	6,660	47,366
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	235,622	222,353	206,992	51,882	47,200	144,344	135,426	116,606	12,282	30,904
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	(142)	(493)	(663)	(25)	(38)	77	73	1,298	5	(1,928)
船舶 - 損壞及法律責任 Ships, Damage & Liability	136,387	86,621	83,720	13,633	10,776	46,706	37,757	27,395	11,763	33,786
貨運 Goods in Transit	192,430	166,975	158,266	41,839	35,851	80,107	75,742	58,195	12,129	52,091
財產損壞 Property Damage	1,905,895	1,282,828	1,257,128	456,784	304,951	701,725	499,724	524,149	112,427	315,601
一般法律責任 General Liability	566,094	479,356	428,644	64,545	43,313	162,201	131,217	305,811	35,966	43,554
金錢損失 Pecuniary Loss	238,800	171,021	127,706	29,221	13,657	63,260	22,911	28,779	16,996	68,274
非比例協約再保險 Non-Proportional Treaty Reinsurance	195,456	161,110	138,581	14,737	10,879	32,618	28,276	90,601	4,796	32,305
比例協約再保險 Proportional Treaty Reinsurance	252,618	234,169	243,943	82,015	77,693	145,423	135,056	167,320	6,505	(7,575)
總額 Total	3,969,132	2,999,834	2,834,487	811,204	579,534	1,502,262	1,175,649	1,421,046	219,529	614,378