

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

二零零五年一月至九月
January to September 2005

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	3,844,809	3,333,204	3,005,389	622,568	451,038	2,214,161	2,042,680	2,071,783	393,620	88,948
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,286,377	1,910,215	1,859,518	541,440	501,619	1,065,516	842,189	1,086,827	228,163	42,909
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	9,885	3,413	2,611	346	(23)	36	41	6,906	1,823	(6,095)
船舶 - 損壞及法律責任 Ships, Damage & Liability	823,623	527,183	517,864	98,388	65,685	544,600	429,562	968,176	59,288	(575,285)
貨運 Goods in Transit	876,490	637,995	653,887	177,854	109,312	187,927	131,282	179,184	104,387	261,004
財產損壞 Property Damage	4,048,933	2,130,567	2,040,598	1,015,639	536,114	1,329,760	514,330	428,863	344,437	731,184
一般法律責任 General Liability	4,494,422	3,149,369	3,168,247	765,171	534,704	1,994,692	1,455,044	2,182,792	442,989	7,762
金錢損失 Pecuniary Loss	1,244,065	666,582	453,632	142,184	43,803	207,289	57,619	91,785	65,842	252,202
非比例協約再保險 Non-Proportional Treaty Reinsurance	170,364	151,126	126,598	13,148	11,786	44,548	36,100	78,362	4,292	32,158
比例協約再保險 Proportional Treaty Reinsurance	291,188	277,126	248,582	99,766	85,984	139,441	133,064	129,613	8,019	24,966
總額 Total	18,090,156	12,786,780	12,076,926	3,476,504	2,340,022	7,727,970	5,641,911	7,224,291	1,652,860	859,753

*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制而成。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制該等統計數字，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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二零零五年一月至九月
January to September 2005

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	2,507,298	2,321,208	2,010,974	265,168	220,940	1,713,701	1,631,938	1,644,075	244,584	(98,625)	
	非醫療 Non-Medical	1,012,896	726,043	721,321	319,534	203,438	282,281	211,912	221,376	140,323	156,184	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		2,094,737	1,736,027	1,685,072	495,288	458,453	945,617	730,887	846,172	218,501	161,946	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		6,732	260	330	127	(235)	0	0	0	783	(218)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	18,154	10,174	9,477	2,494	800	5,293	1,685	103	2,153	6,421	
	其他業務 Non-Statutory	675,887	447,518	432,494	76,691	50,628	452,581	348,342	913,192	48,359	(579,685)	
貨運 Goods in Transit		733,138	525,530	544,871	137,975	83,192	146,024	97,504	121,784	92,701	247,194	
財產損壞 Property Damage		2,331,241	1,181,332	1,121,704	680,457	368,779	441,442	184,327	196,602	263,923	292,400	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	566,372	432,711	665,128	60,913	46,969	630,987	498,151	573,758	61,135	(16,734)
		飲食及酒店業 Restaurants & Hotels	137,938	117,130	110,819	31,413	30,247	91,703	84,541	90,620	15,989	(26,037)
		其他業務 Others	1,526,931	1,223,972	1,074,962	328,102	304,618	814,387	635,783	726,700	160,445	(116,801)
	非法定業務 Non-Statutory	1,557,659	790,589	757,154	252,808	90,527	307,963	108,748	317,065	165,931	183,631	
金錢損失 Pecuniary Loss		836,828	324,776	243,410	93,931	12,667	91,720	26,788	45,702	44,103	140,938	
總額 Total		14,005,811	9,837,270	9,377,716	2,744,901	1,871,023	5,923,699	4,560,606	5,697,149	1,458,930	350,614	

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二零零五年一月至九月

January to September 2005

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	1,099,320	924,770	914,657	307,328	284,934	453,019	364,118	403,251	125,197	101,275	287,084	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	549,737	459,908	434,466	123,906	114,484	266,919	205,715	250,030	58,045	11,907	81,668	
的士 Taxis	142,562	117,856	112,297	18,078	18,075	110,126	75,921	79,441	12,294	2,487	13,088	
公共小型巴士 Public Light Buses	綠 Green	44,071	36,741	34,595	6,348	6,346	14,595	12,188	32,084	2,324	(6,159)	2,356
	紅 Red	48,226	37,739	31,664	2,832	2,832	32,499	28,817	24,812	1,231	2,789	1,352
電單車 Motor Cycles	50,306	40,513	38,563	13,447	11,710	13,217	11,531	10,936	6,164	9,753	35,079	
其他 Others	160,515	118,500	118,830	23,349	20,072	55,242	32,597	45,618	13,246	39,894	17,248	
總額 Total	2,094,737	1,736,027	1,685,072	495,288	458,453	945,617	730,887	846,172	218,501	161,946	437,875	

(數字於二零零六年九月修訂)
(Figures revised in September 2006)

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

二零零五年一月至九月

January to September 2005

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	324,615	285,953	273,094	37,866	26,660	218,179	198,830	206,332	8,713	31,389
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	191,640	174,188	174,446	46,152	43,166	119,899	111,302	240,655	9,662	(119,037)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,153	3,153	2,281	219	212	36	41	6,906	1,040	(5,877)
船舶 - 損壞及法律責任 Ships, Damage & Liability	129,582	69,491	75,893	19,203	14,257	86,726	79,535	54,881	8,776	(2,021)
貨運 Goods in Transit	143,352	112,465	109,016	39,879	26,120	41,903	33,778	57,400	11,686	13,810
財產損壞 Property Damage	1,717,692	949,235	918,894	335,182	167,335	888,318	330,003	232,261	80,514	438,784
一般法律責任 General Liability	705,522	584,967	560,184	91,935	62,343	149,652	127,821	474,649	39,489	(16,297)
金錢損失 Pecuniary Loss	407,237	341,806	210,222	48,253	31,136	115,569	30,831	46,083	21,739	111,264
非比例協約再保險 Non-Proportional Treaty Reinsurance	170,364	151,126	126,598	13,148	11,786	44,548	36,100	78,362	4,292	32,158
比例協約再保險 Proportional Treaty Reinsurance	291,188	277,126	248,582	99,766	85,984	139,441	133,064	129,613	8,019	24,966
總額 Total	4,084,345	2,949,510	2,699,210	731,603	468,999	1,804,271	1,081,305	1,527,142	193,930	509,139

(數字於二零零六年九月修訂)
(Figures revised in September 2006)