

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

二零零六年一月至九月
January to September 2006

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	4,233,052	3,648,468	3,237,451	687,680	498,290	2,334,096	2,137,184	2,163,201	395,635	180,325
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,160,436	1,830,077	1,851,016	557,844	521,264	1,056,198	874,297	811,129	227,107	291,516
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	5,919	1,334	1,548	384	73	43	26	-148	1,628	-5
船舶 - 損壞及法律責任 Ships, Damage & Liability	899,189	583,510	567,521	103,371	69,851	430,010	321,269	392,794	63,320	41,556
貨運 Goods in Transit	889,757	636,878	627,080	183,320	117,191	215,424	142,407	169,915	108,288	231,686
財產損壞 Property Damage	3,982,275	2,153,557	2,019,945	1,028,655	546,217	1,293,524	495,488	500,564	361,657	611,507
一般法律責任 General Liability	4,564,589	3,191,610	3,026,731	779,101	552,280	2,201,526	1,616,340	1,723,494	469,042	281,915
金錢損失 Pecuniary Loss	874,238	453,273	476,482	149,470	34,434	117,454	67,696	43,377	73,057	325,614
非比例協約再保險 Non-Proportional Treaty Reinsurance	166,700	152,524	130,462	13,412	12,235	30,810	23,254	46,141	4,116	67,970
比例協約再保險 Proportional Treaty Reinsurance	249,608	204,445	190,285	83,160	63,266	139,077	133,759	119,109	5,728	2,182
總額 Total	18,025,763	12,855,676	12,128,521	3,586,397	2,415,101	7,818,162	5,811,720	5,969,576	1,709,578	2,034,266

*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.

本報告所包括數字, 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

(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	3,030,985	2,775,999	2,366,767	307,865	247,122	1,976,744	1,871,996	1,865,461	277,305	-23,121	
	非醫療 Non-Medical	1,048,842	758,644	763,255	337,285	218,742	300,737	224,792	269,529	112,569	162,415	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,957,133	1,641,592	1,664,927	508,092	475,830	954,560	777,048	777,639	215,712	195,746	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,839	254	237	195	-123	7	0	0	1,613	-1,253	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	20,906	11,565	10,144	3,102	1,362	3,955	1,136	1,589	2,259	4,934	
	其他業務 Non-Statutory	716,151	475,329	471,488	82,428	53,395	356,068	256,047	349,371	52,606	16,116	
貨運 Goods in Transit		740,442	525,364	519,267	144,689	90,486	158,746	98,450	128,585	95,326	204,870	
財產損壞 Property Damage		2,312,441	1,231,904	1,167,793	695,724	384,495	550,452	191,952	265,333	255,384	262,581	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	681,528	536,215	553,618	64,334	57,248	623,192	503,243	355,663	56,901	83,806
		飲食及酒店業 Restaurants & Hotels	131,026	113,863	108,230	29,268	28,545	106,516	101,091	95,885	15,686	-31,886
		其他業務 Others	1,561,647	1,270,274	1,162,988	337,185	306,710	939,891	756,113	716,807	170,079	-30,608
	非法定業務 Non-Statutory	1,556,025	813,894	764,956	260,480	106,317	344,587	116,681	314,323	175,399	168,917	
金錢損失 Pecuniary Loss		632,120	265,618	269,148	107,233	9,315	77,510	42,740	16,492	48,483	194,858	
總額 Total		14,394,085	10,420,515	9,822,818	2,877,880	1,979,444	6,392,965	4,941,289	5,156,677	1,479,322	1,207,375	

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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	1,074,405	912,118	919,064	316,819	296,889	457,429	379,786	334,486	130,671	157,018	294,952	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	514,226	438,932	446,800	132,820	127,594	278,628	232,757	257,806	55,265	6,135	90,778	
的士 Taxis	113,029	95,057	97,843	16,277	16,264	91,455	71,189	69,655	9,967	1,957	11,886	
公共小型巴士 Public Light Buses	綠 Green	40,193	32,521	33,226	5,234	5,224	25,484	24,090	27,422	1,722	-1,142	2,568
	紅 Red	36,456	29,068	30,476	3,310	3,310	25,006	22,243	37,402	1,003	-11,239	1,245
電單車 Motor Cycles	40,610	33,206	32,392	11,674	10,315	13,795	10,230	7,762	5,973	8,342	34,849	
其他 Others	138,214	100,690	105,126	21,958	16,234	62,763	36,753	43,106	11,111	34,675	16,859	
總額 Total	1,957,133	1,641,592	1,664,927	508,092	475,830	954,560	777,048	777,639	215,712	195,746	453,137	

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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	153,225	113,825	107,429	42,530	32,426	56,615	40,396	28,211	5,761	41,031
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	203,303	188,485	186,089	49,752	45,434	101,638	97,249	33,490	11,395	95,770
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,080	1,080	1,311	189	196	36	26	-148	15	1,248
船舶 - 損壞及法律責任 Ships, Damage & Liability	162,132	96,616	85,889	17,841	15,094	69,987	64,086	41,834	8,455	20,506
貨運 Goods in Transit	149,315	111,514	107,813	38,631	26,705	56,678	43,957	41,330	12,962	26,816
財產損壞 Property Damage	1,669,834	921,653	852,152	332,931	161,722	743,072	303,536	235,231	106,273	348,926
一般法律責任 General Liability	634,363	457,364	436,939	87,834	53,460	187,340	139,212	240,816	50,977	91,686
金錢損失 Pecuniary Loss	242,118	187,655	207,334	42,237	25,119	39,944	24,956	26,885	24,574	130,756
非比例協約再保險 Non-Proportional Treaty Reinsurance	166,700	152,524	130,462	13,412	12,235	30,810	23,254	46,141	4,116	67,970
比例協約再保險 Proportional Treaty Reinsurance	249,608	204,445	190,285	83,160	63,266	139,077	133,759	119,109	5,728	2,182
總額 Total	3,631,678	2,435,161	2,305,703	708,517	435,657	1,425,197	870,431	812,899	230,256	826,891