

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

二零零七年一月至九月  
January to September 2007

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	4,959,933	4,235,469	3,752,178	797,732	562,419	2,650,538	2,379,811	2,412,707	473,983	303,069
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,090,614	1,748,238	1,731,850	582,515	534,619	1,270,319	1,020,957	876,918	238,492	81,821
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	9,205	2,600	1,863	684	225	26	18	632	1,864	-858
船舶 - 損壞及法律責任 Ships, Damage & Liability	949,705	626,440	619,710	117,702	83,478	1,299,434	581,628	546,240	72,270	-82,278
貨運 Goods in Transit	926,389	657,280	640,277	191,269	119,775	223,072	144,956	182,882	118,208	219,412
財產損壞 Property Damage	3,997,453	2,209,955	2,087,124	1,061,362	604,680	1,137,542	586,720	526,258	408,439	547,747
一般法律責任 General Liability	4,457,109	3,097,139	2,978,692	797,841	549,728	2,282,745	1,816,690	1,535,411	502,738	390,815
金錢損失 Pecuniary Loss	1,032,674	549,732	511,986	157,275	35,861	138,075	80,832	147,319	89,982	238,824
非比例協約再保險 Non-Proportional Treaty Reinsurance	134,410	120,601	102,876	11,275	10,239	126,272	110,838	20,065	2,500	70,072
比例協約再保險 Proportional Treaty Reinsurance	251,663	229,318	206,462	83,684	75,645	150,240	145,026	110,503	6,046	14,268
總額 Total	18,809,155	13,476,772	12,633,018	3,801,339	2,576,669	9,278,263	6,867,476	6,358,935	1,914,522	1,782,892

\*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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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	3,642,472	3,308,314	2,864,079	379,105	294,973	2,285,011	2,122,033	2,166,273	326,297	76,536	
	非醫療 Non-Medical	1,140,656	826,136	798,533	378,204	250,284	300,485	220,769	232,487	137,488	178,274	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		1,880,226	1,551,622	1,553,061	527,139	488,122	1,130,171	883,719	823,556	228,208	13,175	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		6,784	219	227	267	-186	0	0	0	1,826	-1,413	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	31,971	20,207	15,072	4,438	2,298	4,962	2,402	3,035	3,778	5,961	
	其他業務 Non-Statutory	761,639	497,330	496,359	86,614	60,266	1,140,357	464,970	474,723	58,781	-97,411	
貨運 Goods in Transit		759,010	521,650	516,190	147,939	92,231	168,687	99,819	131,523	104,048	188,388	
財產損壞 Property Damage		2,356,553	1,257,107	1,187,095	690,791	410,595	538,072	192,194	243,225	285,794	247,481	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	597,804	483,965	520,959	66,989	54,184	687,992	571,352	300,332	58,601	107,842
		飲食及酒店業 Restaurants & Hotels	139,470	122,306	106,619	30,451	28,959	132,954	126,317	137,908	17,759	-78,007
		其他業務 Others	1,531,955	1,242,627	1,129,643	339,958	302,803	984,822	848,304	771,000	172,489	-116,649
	非法定業務 Non-Statutory	1,528,005	816,614	801,522	268,634	109,836	313,707	138,431	289,079	190,657	211,950	
金錢損失 Pecuniary Loss		697,055	311,838	272,746	104,345	7,564	81,512	48,416	63,479	44,618	157,085	
總額 Total		15,073,600	10,959,935	10,262,105	3,024,874	2,101,929	7,768,732	5,718,726	5,636,620	1,630,344	893,212	

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汽車 - 損壞及法律責任 - 直接業務

Motor Vehicle, Damage & Liability - Direct Business

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私家車 Private Cars	1,061,567	887,216	882,062	330,359	302,248	494,370	418,458	376,643	137,296	65,875	303,944
貨車及拖拉機 Goods Carrying Vehicles & Tractors	485,361	403,457	411,814	140,913	135,179	390,918	272,370	256,249	57,534	-37,148	88,773
的士 Taxis	96,123	73,080	69,271	14,726	14,723	88,359	68,139	78,107	10,366	-33,925	12,182
公共小型巴士 Public Light Buses	綠 Green	40,810	35,306	33,983	4,783	31,433	29,799	29,560	1,776	-2,120	2,330
	紅 Red	33,828	28,037	28,217	3,644	3,644	32,637	29,200	998	-11,228	1,190
電單車 Motor Cycles	42,129	35,645	34,386	12,444	11,273	14,579	11,624	6,010	6,816	10,287	36,467
其他 Others	120,408	88,881	93,328	20,270	16,288	77,875	54,129	42,184	13,422	21,434	16,889
總額 Total	1,880,226	1,551,622	1,553,061	527,139	488,122	1,130,171	883,719	823,556	228,208	13,175	461,775

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分入再保險業務

Reinsurance Inward Business

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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	176,805	101,019	89,566	40,423	17,162	65,042	37,009	13,947	10,198	48,259
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	210,388	196,616	178,789	55,376	46,497	140,148	137,238	53,362	10,284	68,646
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	2,421	2,381	1,636	417	411	26	18	632	38	555
船舶 - 損壞及法律責任 Ships, Damage & Liability	156,095	108,903	108,279	26,650	20,914	154,115	114,256	68,482	9,711	9,172
貨運 Goods in Transit	167,379	135,630	124,087	43,330	27,544	54,385	45,137	51,359	14,160	31,024
財產損壞 Property Damage	1,640,900	952,848	900,029	370,571	194,085	599,470	394,526	283,033	122,645	300,266
一般法律責任 General Liability	659,875	431,627	419,949	91,809	53,946	163,270	132,286	37,092	63,232	265,679
金錢損失 Pecuniary Loss	335,619	237,894	239,240	52,930	28,297	56,563	32,416	83,840	45,364	81,739
非比例協約再保險 Non-Proportional Treaty Reinsurance	134,410	120,601	102,876	11,275	10,239	126,272	110,838	20,065	2,500	70,072
比例協約再保險 Proportional Treaty Reinsurance	251,663	229,318	206,462	83,684	75,645	150,240	145,026	110,503	6,046	14,268
總額 Total	3,735,555	2,516,837	2,370,913	776,465	474,740	1,509,531	1,148,750	722,315	284,178	889,680