

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

二零零八年一月至九月
January to September 2008

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	5,766,547	5,012,166	4,363,591	878,738	643,005	3,061,350	2,765,367	2,837,427	531,605	351,554
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,153,443	1,792,104	1,740,388	583,255	523,857	1,272,085	1,088,076	1,122,052	255,029	(160,550)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,339	1,863	2,327	921	377	15	(1)	464	928	558
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,024,742	655,749	632,258	127,826	86,379	616,147	342,019	564,363	78,122	(96,606)
貨運 Goods in Transit	976,961	686,987	673,831	193,854	130,687	303,337	164,173	363,065	129,537	50,542
財產損壞 Property Damage	4,373,205	2,220,120	2,091,428	1,050,240	551,416	1,561,828	513,117	853,501	443,201	243,310
一般法律責任 General Liability	4,699,687	3,294,743	3,118,785	831,721	587,546	2,320,292	1,789,694	1,936,163	549,664	45,412
金錢損失 Pecuniary Loss	1,531,342	939,468	722,512	215,427	52,685	213,214	134,228	254,983	146,540	268,304
非比例協約再保險 Non-Proportional Treaty Reinsurance	120,896	112,022	96,989	9,985	9,091	27,768	22,338	10,360	4,376	73,162
比例協約再保險 Proportional Treaty Reinsurance	281,197	258,883	238,660	90,779	83,203	143,707	137,286	117,373	(163)	38,247
總額 Total	20,934,359	14,974,105	13,680,769	3,982,746	2,668,246	9,519,743	6,956,297	8,059,751	2,138,839	813,933

* 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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二零零八年一月至九月
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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	4,407,748	4,032,809	3,404,982	446,832	362,100	2,651,922	2,488,015	2,543,692	375,503	123,687	
	非醫療 Non-Medical	1,183,462	877,262	863,401	391,104	260,059	323,721	229,966	242,858	142,546	217,938	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		2,009,748	1,663,379	1,610,616	553,537	496,740	1,227,350	1,048,785	1,092,441	244,923	(223,488)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		4,362	111	115	452	(22)	0	0	16	879	(758)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	法定業務 Statutory	35,638	22,693	20,239	5,313	2,824	14,521	6,970	(1,868)	5,071	14,212	
	其他業務 Non-Statutory	813,252	522,270	513,187	94,836	63,225	564,899	308,022	538,523	61,004	(149,565)	
貨運 Goods in Transit		813,052	555,755	546,204	158,986	103,087	255,300	128,599	167,439	112,447	163,231	
財產損壞 Property Damage		2,433,975	1,371,608	1,286,813	717,607	431,733	802,918	313,112	542,894	288,136	24,050	
一般法律責任 General Liability	法定業務 Statutory	建造業 Construction	666,325	519,752	509,464	69,127	51,201	617,734	525,391	362,707	81,127	14,429
		飲食及酒店業 Restaurants & Hotels	148,159	128,589	120,172	33,194	31,988	141,426	139,071	159,787	19,207	(90,810)
		其他業務 Others	1,637,358	1,338,620	1,205,293	356,932	317,271	1,066,088	897,117	1,004,539	181,972	(298,489)
	非法定業務 Non-Statutory	1,623,008	872,289	863,857	280,694	133,872	398,660	175,498	369,166	197,371	163,448	
金錢損失 Pecuniary Loss		1,155,609	652,348	421,504	146,047	19,369	144,361	83,899	149,323	80,510	172,302	
總額 Total		16,931,696	12,557,485	11,365,847	3,254,661	2,273,447	8,208,900	6,344,445	7,171,517	1,790,696	130,187	

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January to September 2008

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	1,156,296	966,205	936,201	360,081	318,219	564,965	497,192	489,486	150,491	(21,995)	321,288	
貨車及拖拉機 Goods Carrying Vehicles & Tractors	507,033	419,308	405,991	141,410	133,828	387,614	322,749	332,645	60,712	(121,194)	92,715	
的士 Taxis	112,301	97,091	86,790	12,916	12,914	106,282	95,399	105,079	11,504	(42,707)	12,374	
公共小型巴士 Public Light Buses	綠 Green	41,415	36,074	34,773	4,197	4,187	31,929	29,401	42,281	1,960	(13,655)	2,307
	紅 Red	29,558	24,410	25,147	3,044	3,044	36,403	32,959	28,312	1,130	(7,339)	1,126
電單車 Motor Cycles	42,178	36,115	34,026	12,165	11,114	15,391	14,237	23,962	6,771	(7,821)	35,135	
其他 Others	120,967	84,176	87,688	19,724	13,434	84,766	56,848	70,676	12,355	(8,777)	17,079	
總額 Total	2,009,748	1,663,379	1,610,616	553,537	496,740	1,227,350	1,048,785	1,092,441	244,923	(223,488)	482,024	

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二零零八年一月至九月

January to September 2008

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	175,337	102,095	95,208	40,802	20,846	85,707	47,386	50,877	13,556	9,929
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	143,695	128,725	129,772	29,718	27,117	44,735	39,291	29,611	10,106	62,938
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	1,977	1,752	2,212	469	399	15	(1)	448	49	1,316
船舶 - 損壞及法律責任 Ships, Damage & Liability	175,852	110,786	98,832	27,677	20,330	36,727	27,027	27,708	12,047	38,747
貨運 Goods in Transit	163,909	131,232	127,627	34,868	27,600	48,037	35,574	195,626	17,090	(112,689)
財產損壞 Property Damage	1,939,230	848,512	804,615	332,633	119,683	758,910	200,005	310,607	155,065	219,260
一般法律責任 General Liability	624,837	435,493	419,999	91,774	53,214	96,384	52,617	39,964	69,987	256,834
金錢損失 Pecuniary Loss	375,733	287,120	301,008	69,380	33,316	68,853	50,329	105,660	66,030	96,002
非比例協約再保險 Non-Proportional Treaty Reinsurance	120,896	112,022	96,989	9,985	9,091	27,768	22,338	10,360	4,376	73,162
比例協約再保險 Proportional Treaty Reinsurance	281,197	258,883	238,660	90,779	83,203	143,707	137,286	117,373	(163)	38,247
總額 Total	4,002,663	2,416,620	2,314,922	728,085	394,799	1,310,843	611,852	888,234	348,143	683,746