

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

二零一零年一月至九月
January to September 2010

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	6,873,938	5,708,813	4,946,621	1,004,213	715,770	3,832,136	3,230,913	3,283,485	537,177	410,189
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	2,443,552	2,069,416	1,947,264	599,995	542,718	1,098,296	920,032	1,013,743	233,265	157,538
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	22,845	9,618	8,267	2,830	1,530	1,055	631	4,239	2,873	(375)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,343,052	916,971	842,692	183,677	138,470	577,596	387,905	675,144	99,980	(70,902)
貨運 Goods in Transit	1,008,670	671,755	648,662	184,138	126,717	385,700	243,516	199,300	143,381	179,264
財產損壞 Property Damage	5,197,368	2,525,308	2,325,685	1,120,624	623,920	1,343,439	575,131	1,054,743	470,305	176,717
一般法律責任 General Liability	5,359,157	3,913,592	3,530,973	932,484	688,226	2,494,897	1,981,911	1,960,835	614,197	267,715
金錢損失 Pecuniary Loss	1,766,590	1,103,092	852,355	194,337	55,243	522,936	137,844	94,217	170,735	532,160
非比例協約再保險 Non-Proportional Treaty Reinsurance	131,584	119,530	105,193	10,675	9,585	36,528	37,165	28,704	2,846	64,058
比例協約再保險 Proportional Treaty Reinsurance	224,371	198,721	168,372	74,521	67,603	106,511	89,691	96,791	8,778	(4,800)
總額 Total	24,371,127	17,236,816	15,376,084	4,307,494	2,969,782	10,399,094	7,604,739	8,411,201	2,283,537	1,711,564

*承保利潤/(虧損) 是根據保險公司呈報的 "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。
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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二零一零年一月至九月
January to September 2010

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	5,291,791	4,501,074	3,822,446	530,527	395,657	3,285,633	2,835,542	2,870,881	385,986	169,922	
	非醫療 Non-Medical	1,235,783	929,133	901,653	414,444	278,937	371,611	265,731	271,163	132,987	218,566	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability		2,237,071	1,878,795	1,785,472	563,151	509,535	1,025,559	850,395	935,350	215,218	125,369	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		16,429	4,838	4,789	1,653	624	1,101	547	2,942	2,215	(992)	
船舶 - 損壞及法律 責任 Ships, Damage & Liability	法定業務 Statutory Business	31,550	20,278	19,470	4,990	2,766	8,578	5,507	1,733	3,599	11,372	
	非法定業務 Non-Statutory Business	888,986	618,363	596,596	109,667	86,309	469,462	308,929	493,422	67,669	(50,804)	
貨運 Goods in Transit		709,320	447,832	434,745	112,350	72,492	192,183	90,403	101,038	97,048	164,167	
財產損壞 Property Damage		2,638,464	1,413,788	1,335,408	717,447	431,788	532,381	240,649	409,993	282,819	210,808	
一般法律責任 General Liability	法定業務 Statutory Business	建造業 Construction	945,390	773,484	684,404	86,937	67,417	510,653	437,998	459,231	66,862	90,894
		飲食及酒店業 Restaurants & Hotels	185,854	165,992	152,207	38,975	37,477	144,467	137,005	162,180	22,152	(69,602)
		其他 Others	1,814,494	1,508,415	1,308,020	382,580	337,035	1,020,321	843,061	873,352	180,863	(83,230)
	非法定業務 Non-Statutory Business	1,705,893	972,157	918,900	289,674	157,605	598,995	390,148	356,150	206,133	199,012	
金錢損失 Pecuniary Loss		1,314,090	859,160	569,054	116,951	14,551	426,037	76,779	40,610	75,449	438,444	
總額 Total		19,015,115	14,093,309	12,533,164	3,369,346	2,392,193	8,586,981	6,482,694	6,978,045	1,739,000	1,423,926	

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 二零一零年一月至九月
January to September 2010
 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	1,176,911	992,822	952,967	344,471	308,622	501,201	434,569	454,119	132,569	57,657	340,432
貨車及拖拉機 Goods Carrying Vehicles & Tractors	525,210	464,158	450,445	156,224	146,671	283,808	238,746	235,741	51,721	16,312	94,869
的士 Taxis	237,397	189,734	167,461	20,407	19,608	82,539	59,581	121,935	11,291	14,627	13,731
公共小型巴士 Public Light Buses	綠 Green	84,780	69,048	58,562	6,412	6,250	37,274	32,607	3,214	3,181	2,390
	紅 Red	48,821	40,736	37,183	3,578	3,578	29,467	26,434	1,187	14,410	1,062
電單車 Motor Cycles	40,525	34,865	34,108	11,694	10,765	13,461	11,795	8,606	6,070	8,667	33,623
其他 Others	123,427	87,432	84,746	20,365	14,041	77,809	46,663	51,024	9,166	10,515	17,869
總額 Total	2,237,071	1,878,795	1,785,472	563,151	509,535	1,025,559	850,395	935,350	215,218	125,369	503,976

於二零零九年五月初，一家主要從事汽車保險業務的本地保險公司被頒令臨時清盤。該保險公司的大部份保險申索，關乎汽車第三者人身傷亡及汽車第三者財物損毀，已由香港汽車保險局管理的無償債能力基金接手處理。在此情況下，該保險公司的索償數據自二零零九年第二季起並不包含於有關統計數字中。因此，以上報表列載的汽車直接業務的承保業績未能充份反映整體市場的實際情況，尤其是貨車及的士。於二零一零年七月十九日，法院已頒令該保險公司進行清盤。

A local insurer which engaged primarily in motor vehicle insurance business was placed into provisional liquidation in early May 2009. The bulk of the insurance claims made against the insurer, being in respect of Motor Vehicle Third Party Bodily Injury and Motor Vehicle Third Party Property Damage, have been taken up by the Insolvency Fund administered by the Motor Insurers' Bureau of Hong Kong. Under these circumstances, the claims figures of the insurer have not been incorporated in the relevant statistical data since the second quarter of 2009. Hence, the underwriting result for Motor Vehicle direct business shown in the table above, especially that for Goods Carrying Vehicles and Taxis, cannot fully represent the overall industry performance. The insurer has been placed into liquidation by order of the court on 19 July 2010.

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二零一零年一月至九月
January to September 2010

分入再保險業務
Reinsurance Inward Business

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	(港幣千元) (HK\$'000)
										* 承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	346,364	278,606	222,522	59,242	41,176	174,892	129,640	141,441	18,204	21,701
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	206,481	190,621	161,792	36,844	33,183	72,737	69,637	78,393	18,047	32,169
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,416	4,780	3,478	1,177	906	(46)	84	1,297	658	617
船舶 - 損壞及法律責任 Ships, Damage & Liability	422,516	278,330	226,626	69,020	49,395	99,556	73,469	179,989	28,712	(31,470)
貨運 Goods in Transit	299,350	223,923	213,917	71,788	54,225	193,517	153,113	98,262	46,333	15,097
財產損壞 Property Damage	2,558,904	1,111,520	990,277	403,177	192,132	811,058	334,482	644,750	187,486	(34,091)
一般法律責任 General Liability	707,526	493,544	467,442	134,318	88,692	220,461	173,699	109,922	138,187	130,641
金錢損失 Pecuniary Loss	452,500	243,932	283,301	77,386	40,692	96,899	61,065	53,607	95,286	93,716
非比例協約再保險 Non-Proportional Treaty Reinsurance	131,584	119,530	105,193	10,675	9,585	36,528	37,165	28,704	2,846	64,058
比例協約再保險 Proportional Treaty Reinsurance	224,371	198,721	168,372	74,521	67,603	106,511	89,691	96,791	8,778	(4,800)
總額 Total	5,356,012	3,143,507	2,842,920	938,148	577,589	1,812,113	1,122,045	1,433,156	544,537	287,638