

香港一般保險業務的臨時統計數字  
**Provisional Statistics on Hong Kong General Insurance Business**  
 二零一二年一月至九月  
**January to September 2012**  
 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	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/(虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	8,423,854	7,016,862	6,064,449	1,079,421	837,506	4,691,120	3,890,895	3,948,696	3,269	795,333	479,645
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,024,780	2,516,983	2,315,807	754,430	639,159	1,301,717	1,064,885	1,297,057	(6,157)	296,051	89,697
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	17,697	6,235	6,251	1,794	698	6,111	4,212	4,879	0	1,594	(920)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,591,452	1,084,776	880,991	197,967	144,546	724,400	524,600	718,123	409	87,337	(69,424)
貨運 Goods in Transit	1,177,561	775,304	753,869	208,415	132,771	386,123	262,323	272,199	(1,013)	148,446	201,466
財產損壞 Property Damage	6,591,663	2,823,574	2,569,703	1,281,973	575,937	1,726,744	867,419	1,167,516	(1,815)	493,988	334,077
一般法律責任 General Liability	7,159,721	5,325,378	4,671,249	1,124,792	799,633	2,494,522	2,021,720	2,625,886	1,476	756,756	487,498
金錢損失 Pecuniary Loss	2,015,618	1,112,155	1,041,925	368,699	153,986	225,349	109,367	228,481	(229)	245,796	413,891
非比例協約再保險 Non-proportional Treaty Reinsurance	152,080	142,530	128,288	11,330	10,391	36,286	35,315	(13,508)	0	3,234	128,171
比例協約再保險 Proportional Treaty Reinsurance	361,496	327,008	268,121	117,716	105,794	137,252	133,460	162,836	346	11,413	(12,268)
總額 Total	30,515,922	21,130,805	18,700,653	5,146,537	3,400,421	11,729,624	8,914,196	10,412,165	(3,714)	2,839,948	2,051,833

註：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"，"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risks Adjustment" & "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。

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	未過期風險調整 Unexpired Risks Adjustment	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	6,743,224	5,613,540	4,673,566	643,940	501,641	4,048,436	3,380,642	3,420,887	3,954	512,043	235,041	
	非醫療 Non-Medical	1,299,013	1,092,301	1,069,776	370,829	293,489	388,622	301,168	310,751	274	261,965	203,297	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,446,072	1,167,966	1,088,071	395,540	317,504	569,654	480,437	517,153	(3,289)	157,492	99,211	
	第三者 Third Party	1,203,143	999,735	940,063	248,787	219,749	594,483	445,272	602,329	(2,870)	122,502	(1,647)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		12,350	868	1,208	854	(188)	3,532	1,577	1,775	0	1,325	(1,704)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	261,444	131,836	120,731	40,210	19,045	163,577	80,617	119,067	113	15,665	(33,159)	
	船舶法律責任 Ships Liability	本地船隻責任 Local Vessels Liability	38,562	23,413	20,698	6,222	2,237	4,000	3,310	4,095	8	3,498	10,860
		承運人責任 Forwarder Liability	51,462	34,557	29,803	9,598	6,659	13,009	8,691	21,840	2	5,613	(4,311)
		船東責任保賠 Protection & Indemnity	661,267	525,206	398,764	54,135	51,290	378,926	332,165	346,831	(361)	38,009	(37,005)
		其他 Others	8,372	4,441	4,539	2,178	1,260	398	84	168	1	955	2,155
貨運 Goods in Transit		681,121	432,950	435,395	105,124	66,728	165,735	81,229	94,109	3	103,519	171,036	
財產損壞 Property Damage	火災 Fire	2,071,361	1,103,349	1,070,627	604,365	372,461	382,162	169,177	372,423	(1,405)	234,187	92,961	
	工程 Engineering	449,851	137,195	93,948	50,167	(26,413)	142,736	12,718	31,493	(104)	32,901	56,071	
	其他 Others	493,821	296,391	282,670	131,597	81,599	124,883	86,022	136,932	35	36,586	27,518	
	僱員補償 Employees' Compensation (EC)	4,184,779	3,447,179	2,937,858	641,069	521,340	1,811,995	1,589,130	2,085,781	2,099	390,598	(61,960)	
一般法律責任 General Liability	業主立案法團責任 Owners' Corporation Liability	30,861	20,859	18,830	6,642	4,144	1,099	650	7,587	0	2,650	4,449	
	其他 Others	1,981,516	1,211,433	1,130,249	311,634	177,081	487,967	279,701	476,339	(568)	241,317	236,080	
	按揭擔保 Mortgage Guarantee	509,512	419,384	435,552	124,869	106,879	2,316	950	(9,059)	0	35,549	302,183	
金錢損失 Pecuniary Loss	其他 Others	654,371	223,257	203,667	93,671	(24,248)	121,644	47,148	86,825	(192)	83,275	58,007	
	<b>Total</b>	<b>22,782,102</b>	<b>16,885,860</b>	<b>14,956,015</b>	<b>3,841,431</b>	<b>2,692,257</b>	<b>9,405,174</b>	<b>7,300,688</b>	<b>8,627,326</b>	<b>(2,300)</b>	<b>2,279,649</b>	<b>1,359,083</b>	

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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	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	381,617	311,021	321,107	64,652	42,376	254,062	209,085	217,058	(959)	21,325	41,307
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	375,565	349,282	287,673	110,103	101,906	137,580	139,176	177,575	2	16,057	(7,867)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	5,347	5,367	5,043	940	886	2,579	2,635	3,104	0	269	784
船舶 - 損壞及法律責任 Ships, Damage & Liability	570,345	365,323	306,456	85,624	64,055	164,490	99,733	226,122	646	23,597	(7,964)
貨運 Goods in Transit	496,440	342,354	318,474	103,291	66,043	220,388	181,094	178,090	(1,016)	44,927	30,430
財產損壞 Property Damage	3,576,630	1,286,639	1,122,458	495,844	148,290	1,076,963	599,502	626,668	(341)	190,314	157,527
一般法律責任 General Liability	962,565	645,907	584,312	165,447	97,068	193,461	152,239	56,179	(55)	122,191	308,929
金錢損失 Pecuniary Loss	851,735	469,514	402,706	150,159	71,355	101,389	61,269	150,715	(37)	126,972	53,701
非比例協約再保險 Non-proportional Treaty Reinsurance	152,080	142,530	128,288	11,330	10,391	36,286	35,315	(13,508)	0	3,234	128,171
比例協約再保險 Proportional Treaty Reinsurance	361,496	327,008	268,121	117,716	105,794	137,252	133,460	162,836	346	11,413	(12,268)
總額 Total	7,733,820	4,244,945	3,744,638	1,305,106	708,164	2,324,450	1,613,508	1,784,839	(1,414)	560,299	692,750

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 汽車, 損壞及法律責任 (直接業務)  
**Motor Vehicle, Damage & Liability (Direct Business)**

汽車類別 Type of Motor Vehicle		承保範圍 Coverage	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	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured
			港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
私家車 Private Cars		綜合 Comprehensive	993,105	775,202	736,460	283,775	217,360	367,635	303,356	308,987	(1,771)	117,089	94,795	50,898,254	160,424
		第三者 Third Party	408,507	334,328	321,098	115,748	100,351	200,355	144,935	182,185	(244)	59,492	(20,686)		221,134
貨車 Goods Carrying Vehicles		綜合 Comprehensive	334,325	293,637	258,360	90,403	81,507	140,138	126,609	152,779	(1,144)	32,038	(6,820)	10,797,294	32,717
		第三者 Third Party	267,787	237,881	219,026	72,855	67,873	154,453	129,020	157,737	(280)	27,307	(33,611)		60,873
拖拉機 Tractors		綜合 Comprehensive	43,996	39,124	34,566	11,722	10,927	15,068	13,191	16,896	(235)	3,343	3,635	1,817,719	3,834
		第三者 Third Party	35,180	31,703	28,027	9,893	9,187	20,536	18,668	14,723	(329)	1,937	2,509		8,000
的士 Taxis		綜合 Comprehensive	24,029	17,987	17,325	1,811	1,125	10,352	8,263	14,081	(83)	1,434	768	203,803	1,109
		第三者 Third Party	215,387	172,367	169,635	15,113	11,565	93,381	76,773	149,914	(2,043)	11,609	(1,410)		12,739
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	5,502	4,606	5,602	374	333	5,933	4,820	1,952	40	197	3,080	30,540	123
		第三者 Third Party	80,234	65,768	59,799	3,893	3,078	25,579	22,437	37,873	(22)	3,088	15,782		2,284
	紅色 Red	綜合 Comprehensive	6,278	5,479	5,699	432	432	7,253	4,139	3,203	40	163	1,861	25,640	119
		第三者 Third Party	36,523	31,892	30,414	2,506	2,505	15,138	10,641	25,023	198	1,071	1,617		851
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses		綜合 Comprehensive	23,503	20,132	19,245	4,758	4,280	13,718	11,092	8,134	(56)	1,963	4,924	1,249,133	2,222
		第三者 Third Party	67,270	59,171	46,627	9,648	9,166	43,736	23,286	13,016	(2)	4,866	19,581		7,695
電單車 Motor Cycles		綜合 Comprehensive	951	824	769	173	153	126	124	6,341	(6)	143	(5,862)	10,383	218
		第三者 Third Party	42,756	39,723	39,265	12,392	12,147	13,474	12,135	19,273	(8)	9,414	(1,561)		35,629
其他 Others		綜合 Comprehensive	14,383	10,975	10,045	2,092	1,387	9,431	8,843	4,780	(74)	1,122	2,830	563,010	1,168
		第三者 Third Party	49,499	26,902	26,172	6,739	3,877	27,831	7,377	2,585	(140)	3,718	16,132		8,544
總額 Grand Total		所有承保範圍 All Coverage	2,649,215	2,167,701	2,028,134	644,327	537,253	1,164,137	925,709	1,119,482	(6,159)	279,994	97,564	65,595,776	559,683

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 僱員補償保險 (直接業務)  
**Employees' Compensation Insurance (Direct Business)**

(港幣千元)  
(HK\$'000)

職業行業 Trade Occupation	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	未過期風險調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	7,388	6,512	4,947	1,485	1,438	5,475	5,405	5,768	(47)	696	(2,908)	307,160	
2 採礦及採石業 Mining & Quarrying	312	295	291	68	64	153	153	463	0	35	(271)	3,868	
3 製造業 Manufacturing	197,235	175,152	147,766	43,041	38,362	91,916	83,330	93,225	476	20,234	(4,531)	32,495,624	
4 電力, 燃氣及水務業 Electricity, Gas & Water	7,784	6,172	5,358	1,077	790	2,016	1,545	3,283	27	791	467	7,312,073	
5 a. 特別行業 Special Trades	464,391	409,267	343,658	80,825	72,502	136,555	131,368	186,882	(1,602)	38,555	47,321	28,518,759	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	34,766	32,671	27,926	6,610	6,602	8,130	6,296	14,846	0	3,717	2,761	1,291,601	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,282,974	1,034,176	937,145	110,815	79,248	537,922	472,734	698,313	807	83,418	75,359		119,937,554
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	410,939	338,072	284,494	96,410	80,114	170,378	147,980	191,967	447	49,523	(37,557)	93,049,267	
b. 飲食及酒店業 Restaurants & Hotels	354,491	307,242	241,680	66,877	58,646	170,683	160,827	206,052	1,762	38,040	(62,820)	26,634,997	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	425,395	355,302	288,452	63,766	52,424	224,125	197,395	248,056	(773)	36,320	(47,575)	42,018,717	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	454,727	385,644	335,548	92,001	79,262	185,104	160,077	192,355	996	51,647	11,288	200,195,001	
9 社區, 社會及個人服務業 Community, Social & Personal Services	500,770	362,832	290,371	69,109	45,184	262,511	209,714	229,151	6	63,905	(47,875)	109,731,871	
10 其他/未分類職業 Others/Non-Classified Occupations	43,607	33,842	30,222	8,985	6,704	17,027	12,306	15,420	0	3,717	4,381	10,903,020	
總額 Grand Total	4,184,779	3,447,179	2,937,858	641,069	521,340	1,811,995	1,589,130	2,085,781	2,099	390,598	(61,960)	552,461,958	119,937,554