

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一三年一月至九月  
 January to September 2013  
 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 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	9,104,467	7,597,261	6,822,945	1,150,581	826,239	5,195,085	4,382,394	4,700,335	12,513	786,923	496,935
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,522,143	2,948,609	2,802,322	923,370	789,718	1,579,418	1,341,573	1,536,880	1,156	335,174	139,394
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	18,005	7,656	6,812	1,550	291	14,441	8,123	5,769	0	1,741	(989)
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,784,940	1,159,068	930,053	206,028	144,577	859,671	551,557	560,888	4,850	94,978	124,760
貨運 Goods in Transit	1,071,396	690,767	656,605	192,480	118,422	401,004	292,898	350,161	(19)	131,041	57,000
財產損壞 Property Damage	6,715,419	2,958,517	2,698,978	1,329,163	670,610	1,974,668	841,086	1,043,059	729	515,290	469,290
一般法律責任 General Liability	8,558,414	6,525,505	5,710,266	1,299,338	971,818	2,838,635	2,239,530	3,422,416	(23,737)	892,454	447,315
金錢損失 Pecuniary Loss	2,011,423	1,156,993	1,115,226	408,838	185,338	476,443	176,226	250,439	391	287,140	391,918
非比例協約再保險 Non-proportional Treaty Reinsurance	157,369	147,908	133,099	12,902	10,839	28,134	27,349	60,002	0	3,465	58,793
比例協約再保險 Proportional Treaty Reinsurance	355,333	326,368	297,808	114,970	106,952	152,876	139,606	175,949	(427)	7,568	7,766
總額 Total	33,298,909	23,518,652	21,174,114	5,639,220	3,824,804	13,520,375	10,000,342	12,105,898	(4,544)	3,055,774	2,192,182

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 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 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	7,341,692	6,063,093	5,324,733	691,468	455,814	4,502,763	3,801,281	4,098,696	(715)	517,477	253,461	
	非醫療 Non-Medical	1,424,945	1,246,541	1,217,772	401,874	323,024	442,556	363,738	386,314	(90)	252,928	255,596	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,564,594	1,230,380	1,151,208	433,109	341,136	612,406	493,916	556,970	(11)	184,192	68,921	
	第三者 Third Party	1,246,290	1,029,019	987,395	255,783	223,079	660,463	550,190	617,428	1,168	133,908	11,812	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		11,505	1,156	1,124	712	(541)	7,046	563	(281)	0	1,436	510	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	271,260	141,735	130,251	43,441	19,664	187,807	103,000	92,957	4,252	16,993	(3,615)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	34,514	23,526	20,830	5,760	3,758	12,684	6,110	5,513	1	3,491	8,067
		承運人責任 Forwarder Liability	64,073	43,107	36,473	10,845	6,889	17,886	13,797	16,877	(1)	5,805	6,903
		船東責任保賠 Protection & Indemnity	795,959	563,159	431,431	60,372	57,556	488,345	325,711	255,543	(138)	40,014	78,456
		其他 Others	10,714	4,361	4,450	2,178	914	5,198	1,728	1,462	(1)	589	1,486
貨運 Goods in Transit		613,498	405,090	396,913	93,519	61,427	153,353	96,859	126,391	(4)	84,522	124,577	
財產損壞 Property Damage	火災 Fire	2,216,559	1,181,286	1,098,853	626,427	386,326	465,121	199,537	236,122	1,095	239,749	235,561	
	工程 Engineering	443,168	132,328	114,357	51,033	(11,706)	45,359	13,034	49,482	(17)	30,379	46,219	
	其他 Others	431,301	279,464	284,197	114,618	78,608	121,285	98,938	68,196	(10)	46,597	90,806	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	5,227,781	4,364,306	3,725,812	750,720	629,896	2,124,574	1,797,995	2,761,166	(20,735)	473,148	(117,663)	
	業主立案法團責任 Owners' Corporation Liability	29,250	21,965	20,195	6,356	4,552	1,557	1,089	7,677	0	2,681	5,285	
	其他 Others	2,132,537	1,353,144	1,263,977	341,239	212,860	525,404	298,637	456,373	(363)	269,155	325,952	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	398,899	363,960	432,398	116,468	102,181	803	(1,609)	(6,637)	0	51,403	285,451	
	其他 Others	725,505	293,501	232,611	114,391	1,577	184,857	77,565	79,897	437	106,460	44,240	
總額 Total		24,984,044	18,741,121	16,874,980	4,120,313	2,897,014	10,559,467	8,242,079	9,810,146	(15,132)	2,460,927	1,722,025	

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 Reinsurance Inward Business

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(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	337,830	287,627	280,440	57,239	47,401	249,766	217,375	215,325	13,318	16,518	(12,122)
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	711,259	689,210	663,719	234,478	225,503	306,549	297,467	362,482	(1)	17,074	58,661
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	6,500	6,500	5,688	838	832	7,395	7,560	6,050	0	305	(1,499)
船舶 - 損壞及法律責任 Ships, Damage & Liability	608,420	383,180	306,618	83,432	55,796	147,751	101,211	188,536	737	28,086	33,463
貨運 Goods in Transit	457,898	285,677	259,692	98,961	56,995	247,651	196,039	223,770	(15)	46,519	(67,577)
財產損壞 Property Damage	3,624,391	1,365,439	1,201,571	537,085	217,382	1,342,903	529,577	689,259	(339)	198,565	96,704
一般法律責任 General Liability	1,168,846	786,090	700,282	201,023	124,510	187,100	141,809	197,200	(2,639)	147,470	233,741
金錢損失 Pecuniary Loss	887,019	499,532	450,217	177,979	81,580	290,783	100,270	177,179	(46)	129,277	62,227
非比例協約再保險 Non-proportional Treaty Reinsurance	157,369	147,908	133,099	12,902	10,839	28,134	27,349	60,002	0	3,465	58,793
比例協約再保險 Proportional Treaty Reinsurance	355,333	326,368	297,808	114,970	106,952	152,876	139,606	175,949	(427)	7,568	7,766
<b>總額</b> Total	<b>8,314,865</b>	<b>4,777,531</b>	<b>4,299,134</b>	<b>1,518,907</b>	<b>927,790</b>	<b>2,960,908</b>	<b>1,758,263</b>	<b>2,295,752</b>	<b>10,588</b>	<b>594,847</b>	<b>470,157</b>

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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	1,078,433	808,821	765,464	306,508	229,131	417,295	320,517	365,412	(189)	138,868	32,242	58,432,272	173,292	
	第三者 Third Party	410,150	329,844	326,788	116,297	98,379	192,786	163,409	156,379	(82)	61,162	10,950		220,457	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	357,706	313,741	287,831	100,849	89,136	134,654	121,437	143,706	(184)	35,098	20,075	11,829,930	34,091	
	第三者 Third Party	263,382	235,358	229,393	74,036	69,138	164,195	153,454	198,187	(206)	28,542	(66,268)		58,577	
拖拉機 Tractors	綜合 Comprehensive	44,558	40,879	36,736	14,977	14,532	18,304	16,355	20,998	7	3,632	(2,433)	2,114,562	4,139	
	第三者 Third Party	34,525	31,309	29,429	10,766	9,967	17,750	16,681	15,769	17	1,945	1,731		7,710	
的士 Taxis	綜合 Comprehensive	30,481	22,523	18,652	2,318	1,391	20,110	16,650	17,486	387	1,944	(2,556)	239,971	1,265	
	第三者 Third Party	235,127	186,404	177,530	15,924	11,503	151,464	125,806	136,608	1,483	13,173	14,763		12,630	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	5,620	4,697	4,085	343	285	2,989	2,511	1,403	6	232	2,159	32,630	118
		第三者 Third Party	85,208	70,206	65,600	4,406	3,461	42,724	33,005	42,280	190	3,451	16,218		2,225
	紅色 Red	綜合 Comprehensive	5,161	4,492	4,986	386	369	3,802	3,285	663	(4)	143	3,815	21,640	98
		第三者 Third Party	38,102	33,209	32,215	2,698	2,586	19,330	18,522	11,947	78	1,237	16,367		835
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	23,091	19,355	19,521	4,270	3,682	8,046	7,476	1,257	(3)	2,319	12,266	1,363,920	2,374	
	第三者 Third Party	67,092	60,035	54,026	11,306	10,858	28,886	15,869	28,154	(1)	5,437	9,578		7,928	
電單車 Motor Cycles	綜合 Comprehensive	898	772	767	146	121	124	63	(58)	0	225	479	12,042	200	
	第三者 Third Party	43,910	41,002	38,913	12,622	12,362	15,180	14,361	17,772	(4)	11,593	(2,810)		36,912	
其他 Others	綜合 Comprehensive	18,646	15,100	13,166	3,312	2,489	7,082	5,622	6,103	(31)	1,731	2,874	725,461	1,482	
	第三者 Third Party	68,794	41,652	33,501	7,728	4,825	28,148	9,083	10,332	(307)	7,368	11,283		9,803	
總額 Grand Total	所有承保範圍 All Coverage	2,810,884	2,259,399	2,138,603	688,892	564,215	1,272,869	1,044,106	1,174,398	1,157	318,100	80,733	74,772,428	574,136	

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

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(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, 林業及漁業 Agriculture, Forestry & Fishing	8,762	7,822	6,483	1,948	1,772	4,889	4,867	9,176	(37)	856	(5,284)	344,872	
2 採礦及採石業 Mining & Quarrying	304	288	246	49	40	122	122	82	0	29	95	3,774	
3 製造業 Manufacturing	221,916	200,250	174,705	48,156	43,821	82,738	74,237	94,605	(1,120)	23,168	14,231	36,642,202	
4 電力, 燃氣及水務業 Electricity, Gas & Water	10,274	8,877	7,060	1,229	952	10,455	4,634	1,482	(28)	1,352	3,302	5,152,773	
5 a. 特別行業 Special Trades	526,280	455,687	389,185	94,705	77,970	164,771	158,362	252,192	(338)	48,714	10,647	32,420,255	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	36,483	33,738	31,083	7,605	7,383	9,114	8,743	12,114	0	1,951	9,635	1,057,091	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,798,740	1,397,813	1,233,106	121,285	88,909	678,217	580,579	1,006,615	(13,643)	93,840	57,385		135,017,103
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	493,495	439,928	377,282	118,216	106,242	204,225	163,049	218,246	(1,266)	60,699	(6,639)	100,568,346	
b. 飲食及酒店業 Restaurants & Hotels	483,276	426,159	357,028	91,275	78,053	207,530	188,403	285,560	235	53,430	(60,250)	28,966,369	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	484,046	415,169	350,455	70,010	60,153	241,276	207,389	280,077	(852)	41,334	(30,257)	44,618,860	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	526,622	468,947	402,043	103,936	90,639	211,363	167,307	274,548	(2,127)	62,083	(23,100)	232,499,992	
9 社區, 社會及個人服務業 Community, Social & Personal Services	583,708	470,029	356,912	82,058	65,499	294,441	229,361	324,561	(1,518)	80,354	(111,984)	142,253,671	
10 其他/未分類職業 Others/Non-Classified Occupations	53,875	39,599	40,224	10,248	8,463	15,433	10,942	1,908	(41)	5,338	24,556	13,460,889	
總額 Grand Total	5,227,781	4,364,306	3,725,812	750,720	629,896	2,124,574	1,797,995	2,761,166	(20,735)	473,148	(117,663)	637,989,094	135,017,103