

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一五年一月至九月  
 January to September 2015  
 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	10,190,534	7,981,261	7,074,632	1,376,265	873,532	5,798,749	4,813,883	4,963,384	768	1,010,743	226,205
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	3,924,417	3,263,240	3,019,631	1,051,694	870,840	1,928,477	1,581,498	1,926,838	5,756	384,234	(168,037)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	14,018	3,646	5,049	1,118	(279)	12,945	5,926	2,298	0	1,355	1,675
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,284,970	1,564,758	1,244,805	247,391	171,796	1,021,563	585,563	919,185	1,877	149,853	2,094
貨運 Goods in Transit	1,152,009	727,400	702,846	185,227	115,336	356,206	209,444	206,717	6	127,354	253,433
財產損壞 Property Damage	6,577,466	3,149,114	3,051,988	1,407,834	716,889	2,770,326	977,242	1,210,758	(628)	602,079	522,890
一般法律責任 General Liability	8,713,715	6,590,360	6,213,828	1,428,263	1,005,094	3,675,945	2,922,216	3,727,526	(25,500)	1,077,609	429,099
金錢損失 Pecuniary Loss	2,079,992	1,096,124	1,121,662	414,743	144,993	779,665	253,750	438,804	(232)	361,660	176,437
非比例協約再保險 Non-proportional Treaty Reinsurance	158,560	148,920	133,452	12,393	11,575	57,406	53,133	81,562	0	5,715	34,600
比例協約再保險 Proportional Treaty Reinsurance	378,392	315,742	284,628	119,857	106,231	197,110	151,485	136,158	541	13,678	28,020
總額 Total	35,474,073	24,840,565	22,852,521	6,244,785	4,016,007	16,598,392	11,554,140	13,613,230	(17,412)	3,734,280	1,506,416

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	7,876,362	6,180,242	5,354,195	748,469	447,117	5,014,986	4,186,629	4,231,610	586	678,275	(3,393)	
	非醫療 Non-Medical	1,817,438	1,423,520	1,370,281	529,377	358,263	514,891	417,247	499,422	(70)	296,272	216,394	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	1,891,498	1,482,156	1,413,907	519,810	395,244	871,974	672,420	792,723	1,343	212,467	12,130	
	第三者 Third Party	1,221,090	995,256	991,614	258,231	210,307	755,241	618,641	731,252	4,442	140,682	(95,069)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		10,672	300	797	577	(819)	7,642	619	695	0	1,149	(228)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	266,435	151,479	154,167	44,154	17,277	169,203	98,675	110,473	813	19,049	6,555	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	37,991	29,087	28,290	6,553	4,922	9,699	6,719	5,330	2	4,624	13,412
		承運人責任 Forwarder Liability	67,400	50,425	44,773	13,410	9,431	21,436	16,487	12,685	0	5,575	17,082
		船東責任保賠 Protection & Indemnity	1,261,907	898,996	675,100	92,739	84,453	542,451	292,151	650,917	934	81,540	(142,744)
		其他 Others	9,753	5,560	5,399	2,271	1,197	90	61	418	0	737	3,047
貨運 Goods in Transit		667,670	456,076	452,642	88,627	60,491	184,444	102,751	87,570	4	81,060	223,517	
財產損壞 Property Damage	火災 Fire	2,393,247	1,290,246	1,190,047	694,363	421,575	597,292	227,409	277,735	(25)	278,596	212,166	
	工程 Engineering	350,217	104,016	121,711	52,049	(12,453)	91,305	26,788	47,109	(70)	37,126	49,999	
	其他 Others	453,953	285,428	273,906	121,892	85,942	101,739	63,875	79,728	(12)	50,484	57,764	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	5,350,822	4,449,407	4,089,307	843,617	686,123	2,884,710	2,424,323	2,990,998	(26,936)	602,256	(163,134)	
	業主立案法團責任 Owners' Corporation Liability	27,767	20,864	20,836	6,620	4,765	4,395	2,847	16,038	1	2,848	(2,816)	
	其他 Others	2,212,524	1,437,541	1,384,875	382,856	213,373	537,621	313,395	415,002	1,383	319,017	436,100	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	390,709	353,588	398,539	83,591	70,532	709	311	(1,724)	0	53,608	276,123	
	其他 Others	802,780	314,523	308,447	129,882	(12,288)	329,578	74,349	180,086	(81)	163,194	(22,464)	
總額 Total		27,110,235	19,928,710	18,278,833	4,619,088	3,045,452	12,639,406	9,545,697	11,128,067	(17,686)	3,028,559	1,094,441	

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(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	496,734	377,499	350,156	98,419	68,152	268,872	210,007	232,352	252	36,196	13,204
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	811,829	785,828	614,110	273,653	265,289	301,262	290,437	402,863	(29)	31,085	(85,098)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	3,346	3,346	4,252	541	540	5,303	5,307	1,603	0	206	1,903
船舶 - 損壞及法律責任 Ships, Damage & Liability	641,484	429,211	337,076	88,264	54,516	278,684	171,470	139,362	128	38,328	104,742
貨運 Goods in Transit	484,339	271,324	250,204	96,600	54,845	171,762	106,693	119,147	2	46,294	29,916
財產損壞 Property Damage	3,380,049	1,469,424	1,466,324	539,530	221,825	1,979,990	659,170	806,186	(521)	235,873	202,961
一般法律責任 General Liability	1,122,602	682,548	718,810	195,170	100,833	249,219	181,651	305,488	52	153,488	158,949
金錢損失 Pecuniary Loss	886,503	428,013	414,676	201,270	86,749	449,378	179,090	260,442	(151)	144,858	(77,222)
非比例協約再保險 Non-proportional Treaty Reinsurance	158,560	148,920	133,452	12,393	11,575	57,406	53,133	81,562	0	5,715	34,600
比例協約再保險 Proportional Treaty Reinsurance	378,392	315,742	284,628	119,857	106,231	197,110	151,485	136,158	541	13,678	28,020
<b>總額</b>	<b>8,363,838</b>	<b>4,911,855</b>	<b>4,573,688</b>	<b>1,625,697</b>	<b>970,555</b>	<b>3,958,986</b>	<b>2,008,443</b>	<b>2,485,163</b>	<b>274</b>	<b>705,721</b>	<b>411,975</b>

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 Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle	承保範圍 Coverage	毛保費 Gross Premiums 港幣千元 HK\$'000	淨保費 Net Premiums 港幣千元 HK\$'000	滿期保費 淨額 Net Earned Premiums 港幣千元 HK\$'000	須付的佣金 毛額 Gross Commissions Payable 港幣千元 HK\$'000	須付的佣金 淨額 Net Commissions Payable 港幣千元 HK\$'000	已償付申索 毛額 Gross Claims Paid 港幣千元 HK\$'000	已償付申索 淨額 Net Claims Paid 港幣千元 HK\$'000	已承付申索 淨額 Net Claims Incurred 港幣千元 HK\$'000	未過期風險 調整 Unexpired Risks Adjustment 港幣千元 HK\$'000	管理開支 Management Expenses 港幣千元 HK\$'000	承保利潤 / (虧損) Underwriting Profit/(Loss) 港幣千元 HK\$'000	保額 Sums Insured 港幣千元 HK\$'000	承保車輛數 目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	1,210,406	896,646	889,149	352,235	249,668	589,802	437,214	541,374	(507)	151,820	(53,206)	68,550,977	197,922	
	第三者 Third Party	437,797	350,236	337,542	128,156	102,051	219,279	181,323	208,732	(679)	62,788	(35,350)		233,225	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	470,488	402,736	372,428	134,757	116,442	203,060	172,070	165,840	188	45,289	44,669	16,862,047	44,403	
	第三者 Third Party	232,756	197,645	203,410	62,961	54,595	185,554	159,407	204,917	245	30,304	(86,651)		52,745	
拖拉機 Tractors	綜合 Comprehensive	56,544	51,514	46,128	17,469	16,240	20,455	19,368	24,217	33	4,295	1,343	3,080,192	5,236	
	第三者 Third Party	30,047	26,958	26,619	10,610	9,585	16,786	14,909	14,006	53	1,899	1,076		7,263	
的士 Taxis	綜合 Comprehensive	93,349	78,791	57,149	5,007	3,820	35,729	24,020	39,536	1,445	5,598	6,750	696,015	3,500	
	第三者 Third Party	218,083	181,219	190,089	14,988	11,405	181,972	146,261	151,289	2,673	15,249	9,473		10,793	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	5,533	4,881	4,379	280	240	4,265	3,575	477	133	211	3,318	35,122	110
		第三者 Third Party	87,403	75,044	69,443	4,401	3,562	44,464	40,355	51,514	1,703	4,227	8,437		2,401
	紅色 Red	綜合 Comprehensive	5,290	4,805	4,174	335	325	2,474	2,148	740	(47)	185	2,971	28,790	86
		第三者 Third Party	35,737	32,438	32,914	2,607	2,536	19,155	16,326	19,075	(401)	1,464	10,240		794
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	26,392	22,348	21,387	4,836	4,252	7,998	7,091	8,502	17	2,625	5,991	1,845,506	3,137	
	第三者 Third Party	61,136	54,995	54,418	10,418	9,930	36,122	30,063	43,305	125	6,034	(4,976)		7,857	
電單車 Motor Cycles	綜合 Comprehensive	961	796	720	110	74	418	291	607	(1)	280	(240)	22,513	239	
	第三者 Third Party	51,592	45,449	43,152	14,617	13,187	16,375	16,149	13,866	2	14,280	1,817		43,589	
其他 Others	綜合 Comprehensive	22,535	19,639	18,393	4,781	4,183	7,773	6,643	11,430	82	2,164	534	1,026,344	1,980	
	第三者 Third Party	66,539	31,272	34,027	9,473	3,456	35,534	13,848	24,548	721	4,437	865		9,951	
總額 Grand Total	所有承保範圍 All Coverage	3,112,588	2,477,412	2,405,521	778,041	605,551	1,627,215	1,291,061	1,523,975	5,785	353,149	(82,939)	92,147,506	625,231	

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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, 林木業及漁業 Agriculture, Forestry & Fishing	10,809	10,077	8,317	2,548	2,230	6,675	6,697	7,087	(15)	1,193	(2,178)	415,567	
2 採礦及採石業 Mining & Quarrying	2,043	1,834	2,108	242	219	612	612	19	0	214	1,656	197,117	
3 製造業 Manufacturing	217,614	194,314	174,316	47,717	42,934	109,208	98,612	128,357	168	24,783	(21,926)	39,306,812	
4 電力, 燃氣及水務業 Electricity, Gas & Water	12,132	9,883	8,326	1,683	1,000	4,668	2,946	2,351	0	2,195	2,780	5,207,840	
5 a. 特別行業 Special Trades	537,830	458,064	445,715	107,762	84,545	252,513	211,961	266,878	(152)	72,417	22,027	41,074,936	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	42,125	37,606	33,755	8,873	8,274	13,354	12,830	31,047	0	2,452	(8,018)	1,849,413	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,667,084	1,332,950	1,262,553	138,751	108,410	1,143,961	949,394	1,208,876	(29,906)	120,725	(145,552)		195,143,743
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	528,927	448,761	407,714	134,958	114,019	227,583	204,638	225,000	263	67,906	526	111,244,009	
b. 飲食及酒店業 Restaurants & Hotels	468,891	388,502	380,163	94,097	84,158	282,021	245,640	274,716	536	55,824	(35,071)	33,038,892	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	520,301	415,761	366,461	76,536	53,992	250,545	216,134	239,532	665	51,578	20,694	45,683,098	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	608,114	506,841	460,028	121,675	95,993	248,636	212,804	249,227	762	77,087	36,959	274,262,438	
9 社區, 社會及個人服務業 Community, Social & Personal Services	684,549	608,432	506,093	98,601	80,971	326,572	252,275	341,245	743	119,174	(36,040)	168,104,369	
10 其他/未分類職業 Others/Non-Classified Occupations	50,403	36,382	33,758	10,174	9,378	18,362	9,780	16,663	0	6,708	1,009	10,803,130	
總額 Grand Total	5,350,822	4,449,407	4,089,307	843,617	686,123	2,884,710	2,424,323	2,990,998	(26,936)	602,256	(163,134)	731,187,621	195,143,743