

香港一般保險業務的臨時統計數字
Provisional Statistics on Hong Kong General Insurance Business
 二零一七年一月至九月
January to September 2017
 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	12,438,354	9,665,954	8,511,600	1,667,606	1,031,622	7,277,111	5,820,573	5,982,651	2,843	1,265,313	229,171
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	4,739,816	4,008,222	3,603,153	1,513,413	1,289,338	2,437,495	1,965,363	2,299,324	6,989	462,430	(454,928)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	98,022	32,390	21,981	6,228	1,901	5,414	843	9,090	0	5,537	5,453
船舶 - 損壞及法律責任 Ships, Damage & Liability	2,021,818	929,766	826,417	255,529	172,169	997,254	565,322	455,273	653	143,641	54,681
貨運 Goods in Transit	1,119,340	725,220	686,919	189,088	120,917	455,615	218,222	266,398	(131)	138,294	161,441
財產損壞 Property Damage	6,560,128	3,235,248	3,182,777	1,478,462	841,560	2,288,753	1,012,849	1,891,302	3,853	733,260	(287,198)
一般法律責任 General Liability	8,313,137	5,861,910	5,804,756	1,501,504	985,779	4,185,648	3,104,515	3,537,961	21,676	1,194,130	65,210
金錢損失 Pecuniary Loss	1,944,987	1,016,232	1,021,475	421,442	143,724	693,468	354,542	391,082	(13,289)	340,287	159,671
非比例協約再保險 Non-proportional Treaty Reinsurance	152,301	142,493	115,979	11,483	11,043	57,616	55,877	120,444	115	5,187	(20,810)
比例協約再保險 Proportional Treaty Reinsurance	433,402	357,603	234,651	148,247	133,470	157,024	142,082	190,526	1,899	14,571	(105,815)
總額 Total	37,821,305	25,975,038	24,009,708	7,193,002	4,731,523	18,555,398	13,240,188	15,144,051	24,608	4,302,650	(193,124)

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管局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。保險業監管局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.

香港一般保險業務的臨時統計數字
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 二零一七年一月至九月
January to September 2017
 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	9,511,308	7,453,327	6,378,206	862,032	524,586	6,146,768	4,922,330	5,044,742	2,684	836,123	(29,929)	
	非醫療 Non-Medical	2,128,915	1,596,345	1,549,394	654,251	414,202	692,685	543,459	561,216	125	368,024	205,827	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	2,021,624	1,610,645	1,567,849	539,173	405,808	1,078,228	804,786	1,078,476	6,197	270,768	(193,400)	
	第三者 Third Party	1,156,650	913,673	914,130	246,639	186,711	840,372	665,359	689,479	447	147,858	(110,365)	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		55,356	2,884	2,731	2,091	(1,014)	1,983	241	1,718	0	3,894	(1,867)	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery		245,737	145,035	129,308	42,703	23,016	159,162	92,068	79,269	(1,254)	21,461	6,816
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	38,245	25,035	23,435	6,744	4,101	7,803	6,188	3,965	11	6,703	8,655
		承運人責任 Forwarder Liability	48,711	34,473	32,646	9,363	6,342	21,364	16,178	20,338	5	5,218	743
		船東責任保賠 Protection & Indemnity	1,267,810	469,867	366,929	101,671	71,722	537,068	235,034	154,568	406	76,881	63,352
		其他 Others	4,542	2,487	3,247	895	422	5,054	3,266	3,789	0	478	(1,442)
貨運 Goods in Transit		590,607	419,140	404,179	79,740	53,851	213,711	79,754	95,954	(219)	84,210	170,383	
財產損壞 Property Damage	火災 Fire		2,469,111	1,333,370	1,266,089	728,337	449,409	513,012	262,331	431,839	550	331,182	53,109
	工程 Engineering		356,699	125,507	133,314	53,194	(1,257)	91,705	24,081	91,841	1,841	54,106	(13,217)
	其他 Others		429,720	256,754	241,891	107,857	73,426	93,058	55,377	83,705	154	59,612	24,994
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)		4,686,670	3,669,648	3,697,041	848,363	629,986	3,011,633	2,499,574	2,594,332	19,890	643,325	(190,492)
	業主立案法團責任 Owners' Corporation Liability		27,378	20,573	20,204	6,504	4,659	5,337	3,804	4,724	9	3,478	7,334
	其他 Others		2,373,024	1,380,788	1,336,272	439,194	232,501	824,686	372,355	580,428	1,459	390,697	131,187
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee		445,199	383,533	377,617	121,522	102,688	11	(2,295)	(2,392)	0	59,347	217,974
	其他 Others		784,045	259,995	270,520	132,086	(18,554)	195,581	80,590	141,914	(2,863)	162,141	(12,118)
總額 Total		28,641,351	20,103,079	18,715,002	4,982,359	3,162,605	14,439,221	10,664,480	11,659,905	29,442	3,525,506	337,544	

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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	798,131	616,282	584,000	151,323	92,834	437,658	354,784	376,693	34	61,166	53,273
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,561,542	1,483,904	1,121,174	727,601	696,819	518,895	495,218	531,369	345	43,804	(151,163)
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	42,666	29,506	19,250	4,137	2,915	3,431	602	7,372	0	1,643	7,320
船舶 - 損壞及法律責任 Ships, Damage & Liability	416,773	252,869	270,852	94,153	66,566	266,803	212,588	193,344	1,485	32,900	(23,443)
貨運 Goods in Transit	528,733	306,080	282,740	109,348	67,066	241,904	138,468	170,444	88	54,084	(8,942)
財產損壞 Property Damage	3,304,598	1,519,617	1,541,483	589,074	319,982	1,590,978	671,060	1,283,917	1,308	288,360	(352,084)
一般法律責任 General Liability	1,226,065	790,901	751,239	207,443	118,633	343,992	228,782	358,477	318	156,630	117,181
金錢損失 Pecuniary Loss	715,743	372,704	373,338	167,834	59,590	497,876	276,247	251,560	(10,426)	118,799	(46,185)
非比例協約再保險 Non-proportional Treaty Reinsurance	152,301	142,493	115,979	11,483	11,043	57,616	55,877	120,444	115	5,187	(20,810)
比例協約再保險 Proportional Treaty Reinsurance	433,402	357,603	234,651	148,247	133,470	157,024	142,082	190,526	1,899	14,571	(105,815)
總額 Total	9,179,954	5,871,959	5,294,706	2,210,643	1,568,918	4,116,177	2,575,708	3,484,146	(4,834)	777,144	(530,668)

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 二零一七年一月至九月
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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		
私家車 Private Cars	綜合 Comprehensive	1,292,130	981,928	959,885	357,617	252,528	732,172	518,531	670,776	3,110	187,884	(154,413)	74,946,781	215,236	
	第三者 Third Party	457,733	335,647	345,883	127,782	92,873	277,788	213,197	210,974	(93)	69,471	(27,342)		246,084	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	480,078	405,413	396,548	144,068	118,891	235,379	193,418	258,468	2,345	58,450	(41,606)	19,368,085	49,957	
	第三者 Third Party	197,956	170,267	166,553	54,464	46,863	209,061	178,688	149,447	185	23,470	(53,412)		50,816	
拖拉機 Tractors	綜合 Comprehensive	43,887	40,555	41,082	16,339	15,209	21,346	20,462	11,257	28	3,335	11,253	3,026,240	5,304	
	第三者 Third Party	27,261	24,740	23,550	8,801	8,090	18,535	17,327	7,870	148	2,059	5,383		7,093	
的士 Taxis	綜合 Comprehensive	140,044	124,108	110,533	8,914	7,790	59,422	46,556	103,376	589	13,747	(14,969)	1,112,744	5,416	
	第三者 Third Party	182,480	155,079	161,984	12,145	9,081	157,961	132,197	151,078	349	16,543	(15,067)		9,349	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	11,293	10,064	9,509	451	389	1,191	881	4,723	(144)	902	3,639	95,186	206
		第三者 Third Party	78,838	68,670	65,521	4,282	3,553	40,750	34,473	52,576	(535)	6,322	3,605		2,381
	紅色 Red	綜合 Comprehensive	3,618	3,336	3,878	280	276	3,801	3,300	374	0	307	2,921	23,300	68
		第三者 Third Party	31,844	29,417	28,662	2,262	2,221	18,457	17,660	28,461	0	2,918	(4,938)		751
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	25,787	22,787	23,045	5,347	4,870	13,516	11,350	5,606	126	3,012	9,431	2,069,032	3,605	
	第三者 Third Party	49,352	44,920	41,190	8,253	7,897	47,159	43,405	57,639	665	5,386	(30,397)		7,574	
電單車 Motor Cycles	綜合 Comprehensive	1,496	1,211	1,121	114	61	157	101	260	4	441	355	35,105	296	
	第三者 Third Party	58,077	47,961	48,962	16,267	13,931	11,893	9,538	8,658	16	11,089	15,268		50,137	
其他 Others	綜合 Comprehensive	23,291	21,243	22,248	6,043	5,794	11,244	10,187	23,636	139	2,690	(10,011)	1,164,836	2,177	
	第三者 Third Party	73,109	36,972	31,825	12,383	2,202	58,768	18,874	22,776	(288)	10,600	(3,465)		22,099	
總額 Grand Total	所有承保範圍 All Coverage	3,178,274	2,524,318	2,481,979	785,812	592,519	1,918,600	1,470,145	1,767,955	6,644	418,626	(303,765)	101,841,309	678,549	

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 二零一七年一月至九月
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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	9,873	8,599	7,574	2,313	2,033	3,055	2,744	4,354	3	1,098	86	403,669	
2 採礦及採石業 Mining & Quarrying	2,042	1,899	1,450	295	259	348	235	271	0	201	719	223,754	
3 製造業 Manufacturing	227,835	205,218	191,659	53,201	48,029	102,023	97,074	84,536	(218)	31,040	28,272	44,229,519	
4 電力, 燃氣及水務業 Electricity, Gas & Water	8,857	6,649	6,396	1,468	602	7,372	5,523	(557)	0	1,354	4,997	5,301,085	
5 a. 特別行業 Special Trades	570,349	406,846	445,522	123,742	93,389	255,503	234,714	288,039	(327)	77,381	(12,960)	62,476,037	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	36,694	33,233	34,378	8,957	8,766	13,406	12,827	11,375	10	3,242	10,985	1,854,784	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	1,156,090	830,932	1,046,582	115,723	57,828	1,282,340	992,659	946,045	18,204	151,697	(127,192)		161,647,292
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	507,749	412,164	385,893	128,077	104,450	242,279	209,895	208,140	(47)	75,210	(1,860)	114,971,969	
b. 飲食及酒店業 Restaurants & Hotels	449,870	401,487	351,897	86,089	75,510	226,935	206,552	270,093	92	61,514	(55,312)	35,952,776	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	447,443	343,802	321,582	73,256	50,181	261,991	222,819	200,443	1,395	57,269	12,294	47,911,415	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	617,156	500,121	464,383	132,841	104,844	242,466	202,818	228,428	804	85,717	44,590	324,045,593	
9 社區, 社會及個人服務業 Community, Social & Personal Services	618,687	491,119	419,067	113,945	76,602	360,788	301,657	340,955	(18)	91,664	(90,136)	207,369,265	
10 其他/未分類職業 Others/Non-Classified Occupations	34,025	27,579	20,658	8,456	7,493	13,127	10,057	12,210	(8)	5,938	(4,975)	7,518,347	
總額 Grand Total	4,686,670	3,669,648	3,697,041	848,363	629,986	3,011,633	2,499,574	2,594,332	19,890	643,325	(190,492)	852,258,213	161,647,292