

## 主要指標 KEY INDICATORS

	單位 Unit	<u>2019</u>	<u>2018</u>
<b>經濟數據</b>			
<b>ECONOMIC DATA</b>			
本地生產總值（以當時市價計算） GDP (at current market prices)	百萬元 \$ million	2,865,679	2,835,161
人口（年中） Population (Mid-year)		7,507,400	7,451,000
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	381,714	380,507
<b>保險市場統計數字</b>			
<b>INSURANCE MARKET STATISTICS</b>			
<b>保費收入</b>			
<b>Premium Income</b>			
長期業務（保單保費） Long Term Business (Office premiums)	百萬元 \$ million	511,452	461,437
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	55,435	53,101
<b>每年增長率</b>			
<b>Annual Growth Rate</b>			
長期業務（保單保費） Long Term Business (Office premiums)	%	10.8	4.7
一般業務（毛保費） General Business (Gross premiums)	%	4.4	10.0
<b>保險密度</b>			
<b>Insurance Density</b>			
長期業務 Long Term Business	元 \$	68,126	61,930
一般業務 General Business	元 \$	7,384	7,127
<b>保險滲透率</b>			
<b>Insurance Penetration</b>			
長期業務 Long Term Business	%	17.8	16.3
一般業務 General Business	%	1.9	1.9

二零一九年香港保險業務統計數字摘要  
Summary on Hong Kong Insurance Business Statistics 2019

有效長期保險業務 Long Term Insurance In-Force Business									
保險種類 Type of Insurance	保單數目 Number of Policies			保單保費 Office Premiums			淨負債 Net Liabilities		
	2019	2018	變動 Change	2019 (百萬元) (\$m)	2018 (百萬元) (\$m)	變動 Change	2019 (百萬元) (\$m)	2018 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	11,969,240	11,871,518	0.8%	399,249.4	377,474.8	5.8%	1,816,185.2	1,675,983.9	8.4%
投資相連長期 Linked	1,259,856	1,316,682	-4.3%	40,993.5	48,868.8	-16.1%	304,079.1	271,840.3	11.9%
小計 Sub-total	13,229,096	13,188,200	0.3%	440,242.9	426,343.6	3.3%	2,120,264.3	1,947,824.2	8.9%
團體人壽 Group Life	18,548	19,131	-3.0%	4,275.5	3,485.0	22.7%	1,417.7	999.2	41.9%
退休計劃 Retirement Scheme	65,728	63,142	4.1%	8,877.0	9,374.0	-5.3%	133,700.3	125,220.5	6.8%
年金 Annuity	937,406	191,926	388.4%	56,448.9	20,692.2	172.8%	322,637.3	53,802.2	499.7%
其他 Others	202,485	201,809	0.3%	1,608.0	1,542.1	4.3%	4,173.3	4,226.7	-1.3%
<b>總額 Total</b>	<b>14,453,263</b>	<b>13,664,208</b>	<b>5.8%</b>	<b>511,452.3</b>	<b>461,436.9</b>	<b>10.8%</b>	<b>2,582,192.9</b>	<b>2,132,072.8</b>	<b>21.1%</b>

新造個人人壽及年金業務 Individual Life and Annuity New Business						
保險種類 Type of Insurance	保單數目 Number of Policies			保費 Premiums		
	2019	2018	變動 Change	2019 (百萬元) (\$m)	2018 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life						
非投資相連長期 Non-Linked	1,291,524	1,243,004	3.9%	139,421.5	133,194.1	4.7%
投資相連長期 Linked	28,672	46,812	-38.8%	11,758.8	17,406.8	-32.4%
小計 Sub-total	1,320,196	1,289,816	2.4%	151,180.3	150,600.9	0.4%
年金 Annuity	133,620	45,939	190.9%	20,894.8	10,815.8	93.2%
<b>總額 Total</b>	<b>1,453,816</b>	<b>1,335,755</b>	<b>8.8%</b>	<b>172,075.1</b>	<b>161,416.7</b>	<b>6.6%</b>

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一般保險業務 General Insurance Business						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2019 百萬元 \$ m	2018 百萬元 \$ m	變動 Change	2019 百萬元 \$ m	2018 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	18,343.9	17,117.2	7.2%	14,716.7	13,550.9	8.6%
汽車 Motor Vehicle	6,284.9	5,983.0	5.0%	5,262.8	4,509.6	16.7%
飛機 Aircraft	161.8	155.1	4.3%	56.8	45.5	24.8%
船舶 Ships	2,411.6	2,441.4	-1.2%	1,152.1	1,195.8	-3.7%
貨運 Goods in Transit	1,551.8	1,562.8	-0.7%	918.9	1,003.3	-8.4%
財產損壞 Property Damage	10,307.7	9,066.7	13.7%	4,729.3	4,312.3	9.7%
一般法律責任 General Liability	12,545.9	13,097.5	-4.2%	8,528.2	7,838.7	8.8%
金錢損失 Pecuniary Loss	2,992.0	3,024.3	-1.1%	1,639.3	1,709.7	-4.1%
非比例協約 Non-Proportional Treaty	180.5	153.4	17.7%	153.4	139.1	10.3%
比例協約 Proportional Treaty	654.5	499.4	31.1%	546.5	428.5	27.5%
<b>總額 Total</b>	<b>55,434.6</b>	<b>53,100.8</b>	<b>4.4%</b>	<b>37,704.0</b>	<b>34,733.4</b>	<b>8.6%</b>

一般保險業務 General Insurance Business		
業務類別 Class of Business	承保利潤 / (虧損) Underwriting Profit / (Loss)	
	2019 百萬元 \$ m	2018 百萬元 \$ m
意外及健康 Accident & Health	296.4	346.5
汽車 Motor Vehicle	(525.4)	(247.5)
飛機 Aircraft	(31.2)	(4.7)
船舶 Ships	(145.6)	(271.8)
貨運 Goods in Transit	19.5	122.2
財產損壞 Property Damage	822.9	198.6
一般法律責任 General Liability	(0.9)	387.8
金錢損失 Pecuniary Loss	451.7	174.0
非比例協約 Non-Proportional Treaty	1.7	50.5
比例協約 Proportional Treaty	(19.9)	(172.2)
<b>總額 Total</b>	<b>869.2</b>	<b>583.4</b>