

主要指標 KEY INDICATORS

	單位 Unit	<u>2020</u>	<u>2019</u>
經濟數據			
ECONOMIC DATA			
本地生產總值（以當時市價計算） GDP (at current market prices)	百萬元 \$ million	2,688,536	2,844,560
人口（年中） Population (Mid-year)		7,481,800	7,507,400
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	359,343	378,901
保險市場統計數字			
INSURANCE MARKET STATISTICS			
保費收入			
Premium Income			
長期業務（保單保費） Long Term Business (Office premiums)	百萬元 \$ million	521,451	511,452
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	59,869	55,435
每年增長率			
Annual Growth Rate			
長期業務（保單保費） Long Term Business (Office premiums)	%	2.0	10.8
一般業務（毛保費） General Business (Gross premiums)	%	8.0	4.4
保險密度			
Insurance Density			
長期業務 Long Term Business	元 \$	69,696	68,126
一般業務 General Business	元 \$	8,002	7,384
保險滲透率			
Insurance Penetration			
長期業務 Long Term Business	%	19.4	18.0
一般業務 General Business	%	2.2	1.9

二零二零年香港保險業務統計數字摘要
Summary on Hong Kong Insurance Business Statistics 2020

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		
	2020	2019	變動 Change	2020 (百萬元) (\$m)	2019 (百萬元) (\$m)	變動 Change	2020 (百萬元) (\$m)	2019 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	12,465,536	11,969,240	4.1%	418,701.0	399,249.4	4.9%	2,334,148.6	1,816,185.2	28.5%
投資相連長期 Linked	1,213,448	1,259,856	-3.7%	39,869.1	40,993.5	-2.7%	335,224.5	304,079.1	10.2%
小計 Sub-total	13,678,984	13,229,096	3.4%	458,570.1	440,242.9	4.2%	2,669,373.1	2,120,264.3	25.9%
團體人壽 Group Life	17,604	18,548	-5.1%	4,770.8	4,275.5	11.6%	1,366.2	1,417.7	-3.6%
退休計劃 Retirement Scheme	70,598	65,728	7.4%	9,439.8	8,877.0	6.3%	146,127.1	133,700.3	9.3%
年金 Annuity	1,008,414	937,406	7.6%	47,804.9	56,448.9	-15.3%	350,160.6	322,637.3	8.5%
其他 Others	106,633	202,485	-47.3%	865.3	1,608.0	-46.2%	3,158.5	4,173.3	-24.3%
總額 Total	14,882,233	14,453,263	3.0%	521,450.9	511,452.3	2.0%	3,170,185.5	2,582,192.9	22.8%

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		
	2020	2019	變動 Change	2020 (百萬元) (\$m)	2019 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life						
非投資相連長期 Non-Linked	1,008,199	1,291,524	-21.9%	106,840.4	139,421.5	-23.4%
投資相連長期 Linked	36,802	28,672	28.4%	12,791.9	11,758.8	8.8%
小計 Sub-total	1,045,001	1,320,196	-20.8%	119,632.3	151,180.3	-20.9%
年金 Annuity	94,065	133,620	-29.6%	13,310.9	20,894.8	-36.3%
總額 Total	1,139,066	1,453,816	-21.6%	132,943.2	172,075.1	-22.7%

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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		
	2020	2019	變動 Change	2020	2019	變動 Change
	百萬元 \$ m	百萬元 \$ m		百萬元 \$ m	百萬元 \$ m	
意外及健康 Accident & Health	17,707.2	18,343.9	-3.5%	14,292.0	14,716.7	-2.9%
汽車 Motor Vehicle	6,204.3	6,284.9	-1.3%	5,182.0	5,262.8	-1.5%
飛機 Aircraft	146.0	161.8	-9.8%	22.6	56.8	-60.2%
船舶 Ships	2,764.5	2,411.6	14.6%	1,221.0	1,152.1	6.0%
貨運 Goods in Transit	1,559.3	1,551.8	0.5%	809.6	918.9	-11.9%
財產損壞 Property Damage	12,125.2	10,307.7	17.6%	5,579.3	4,729.3	18.0%
一般法律責任 General Liability	13,849.4	12,545.9	10.4%	9,543.2	8,528.2	11.9%
金錢損失 Pecuniary Loss	4,696.1	2,992.0	57.0%	3,144.2	1,639.3	91.8%
非比例協約 Non-Proportional Treaty	188.9	180.5	4.7%	160.9	153.4	4.9%
比例協約 Proportional Treaty	628.5	654.5	-4.0%	515.9	546.5	-5.6%
總額 Total	59,869.4	55,434.6	8.0%	40,470.7	37,704.0	7.3%

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)	
	2020	2019
	百萬元 \$ m	百萬元 \$ m
意外及健康 Accident & Health	1,060.4	296.4
汽車 Motor Vehicle	(140.9)	(525.4)
飛機 Aircraft	(36.9)	(31.2)
船舶 Ships	24.8	(145.6)
貨運 Goods in Transit	115.4	19.5
財產損壞 Property Damage	713.5	822.9
一般法律責任 General Liability	915.2	(0.9)
金錢損失 Pecuniary Loss	(191.8)	451.7
非比例協約 Non-Proportional Treaty	77.9	1.7
比例協約 Proportional Treaty	(201.8)	(19.9)
總額 Total	2,335.8	869.2