

主要指標 KEY INDICATORS

	單位 Unit	<u>2017</u>	<u>2016</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	2,660,983	2,490,776
人口（年中） Population (Mid-year)		7,391,700	7,336,600
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	359,996	339,500
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	440,915	406,204
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	48,257	45,535
每年增長率			
Annual Growth Rate			
長期業務（保單保費） Long Term Business (Office premiums)	%	8.5	23.8
一般業務（毛保費） General Business (Gross premiums)	%	6.0	-1.0
保險密度			
Insurance Density			
長期業務 Long Term Business	元 \$	59,650	55,367
一般業務 General Business	元 \$	6,529	6,206
保險滲透率			
Insurance Penetration			
長期業務 Long Term Business	%	16.6	16.3
一般業務 General Business	%	1.8	1.8

二零一七年香港保險業務統計數字摘要
Summary on Hong Kong Insurance Business Statistics 2017

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		
	2017	2016	變動 Change	2017 (百萬元) (\$m)	2016 (百萬元) (\$m)	變動 Change	2017 (百萬元) (\$m)	2016 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	11,177,614	10,487,098	6.6%	367,177.1	337,107.0	8.9%	1,536,580.7	1,262,057.1	21.8%
投資相連長期 Linked	1,371,740	1,463,308	-6.3%	47,873.1	47,529.0	0.7%	313,317.4	269,714.3	16.2%
小計 Sub-total	12,549,354	11,950,406	5.0%	415,050.2	384,636.0	7.9%	1,849,898.1	1,531,771.4	20.8%
團體人壽 Group Life	19,327	19,437	-0.6%	3,380.0	3,254.6	3.9%	1,021.3	1,063.8	-4.0%
退休計劃 Retirement Scheme	62,271	61,192	1.8%	8,907.7	8,547.2	4.2%	125,165.8	112,694.5	11.1%
年金及其他 Annuity and Others	343,573	306,203	12.2%	13,576.8	9,766.2	39.0%	42,138.0	32,472.0	29.8%
總額 Total	12,974,525	12,337,238	5.2%	440,914.7	406,204.0	8.5%	2,018,223.2	1,678,001.7	20.3%

新造個人人壽業務 Individual Life New Business									
保險種類 Type of Insurance	保單數目 Number of Policies			保費 Premiums					
	2017	2016	變動 Change	2017 (百萬元) (\$m)	2016 (百萬元) (\$m)	變動 Change			
非投資相連長期 Non-Linked									
定期繳付 Regular Payment	1,197,742	1,208,335	-0.9%	85,964.3	104,117.7	-17.4%			
整付 Single Payment	39,587	44,370	-10.8%	51,951.3	69,255.5	-25.0%			
小計 Sub-total	1,237,329	1,252,705	-1.2%	137,915.6	173,373.2	-20.5%			
投資相連長期 Linked									
定期繳付 Regular Payment	9,811	10,531	-6.8%	586.0	676.0	-13.3%			
整付 Single Payment	23,928	4,324	453.4%	12,144.1	5,028.6	141.5%			
小計 Sub-total	33,739	14,855	127.1%	12,730.1	5,704.6	123.2%			
總額 Total	1,271,068	1,267,560	0.3%	150,645.7	179,077.8	-15.9%			

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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		
	2017 百萬元 \$ m	2016 百萬元 \$ m	變動 Change	2017 百萬元 \$ m	2016 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	15,669.3	13,964.7	12.2%	12,164.2	10,884.4	11.8%
汽車 Motor Vehicle	5,907.1	5,483.5	7.7%	4,956.1	4,603.1	7.7%
飛機 Aircraft	150.7	83.0	81.6%	44.4	18.7	137.4%
船舶 Ships	2,362.4	2,335.8	1.1%	1,102.7	1,316.4	-16.2%
貨運 Goods in Transit	1,468.3	1,337.9	9.7%	917.5	854.3	7.4%
財產損壞 Property Damage	8,599.2	8,284.4	3.8%	4,352.9	4,280.9	1.7%
一般法律責任 General Liability	10,705.9	10,917.3	-1.9%	7,473.5	7,758.4	-3.7%
金錢損失 Pecuniary Loss	2,790.9	2,606.5	7.1%	1,544.6	1,309.9	17.9%
非比例協約 Non-Proportional Treaty	176.6	169.0	4.5%	160.5	158.7	1.1%
比例協約 Proportional Treaty	426.6	352.5	21.0%	359.5	304.9	17.9%
總額 Total	48,257.0	45,534.6	6.0%	33,075.9	31,489.7	5.0%

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)	
	2017 百萬元 \$ m	2016 百萬元 \$ m
意外及健康 Accident & Health	320.9	269.7
汽車 Motor Vehicle	(511.8)	(267.1)
飛機 Aircraft	(0.6)	0.9
船舶 Ships	140.0	235.7
貨運 Goods in Transit	224.3	254.7
財產損壞 Property Damage	(1,220.5)	899.6
一般法律責任 General Liability	(64.8)	12.1
金錢損失 Pecuniary Loss	320.3	227.0
非比例協約 Non-Proportional Treaty	25.6	89.4
比例協約 Proportional Treaty	(60.7)	71.0
總額 Total	(827.3)	1,793.0