

主要指標 KEY INDICATORS

	單位 Unit	<u>2018</u>	<u>2017</u>
經濟數據 ECONOMIC DATA			
本地生產總值（以當時市價計算） GDP (<i>at current market prices</i>)	百萬元 \$ million	2,842,883	2,662,836
人口（年中） Population (<i>Mid-year</i>)		7,451,000	7,391,700
人均本地生產總值（以當時市價計算） Per capita GDP (<i>at current market prices</i>)	元 \$	381,544	360,247
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 (<i>Office premiums</i>)	百萬元 \$ million	461,437	440,915
一般業務（毛保費） General Business (<i>Gross premiums</i>)	百萬元 \$ million	53,101	48,257
每年增長率 Annual Growth Rate			
長期業務（保單保費） Long Term Business (<i>Office premiums</i>)	%	4.7	8.5
一般業務（毛保費） General Business (<i>Gross premiums</i>)	%	10.0	6.0
保險密度 Insurance Density			
長期業務 Long Term Business	元 \$	61,930	59,650
一般業務 General Business	元 \$	7,127	6,529
保險滲透率 Insurance Penetration			
長期業務 Long Term Business	%	16.2	16.6
一般業務 General Business	%	1.9	1.8

二零一八年香港保險業務統計數字摘要

Summary on Hong Kong Insurance Business Statistics 2018

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		
	2018	2017	變動 Change	2018 (百萬元) (\$m)	2017 (百萬元) (\$m)	變動 Change	2018 (百萬元) (\$m)	2017 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	11,871,518	11,177,614	6.2%	377,474.8	367,177.1	2.8%	1,675,983.9	1,536,580.7	9.1%
投資相連長期 Linked	1,316,682	1,371,740	-4.0%	48,868.8	47,873.1	2.1%	271,840.3	313,317.4	-13.2%
小計 Sub-total	13,188,200	12,549,354	5.1%	426,343.6	415,050.2	2.7%	1,947,824.2	1,849,898.1	5.3%
團體人壽 Group Life	19,131	19,327	-1.0%	3,485.0	3,380.0	3.1%	999.2	1,021.3	-2.2%
退休計劃 Retirement Scheme	63,142	62,271	1.4%	9,374.0	8,907.7	5.2%	125,220.5	125,165.8	0.0%
年金 Annuity	191,926	151,673	26.5%	20,692.2	12,200.0	69.6%	53,802.2	38,069.6	41.3%
其他 Others	201,809	191,900	5.2%	1,542.1	1,376.8	12.0%	4,226.7	4,068.4	3.9%
總額 Total	13,664,208	12,974,525	5.3%	461,436.9	440,914.7	4.7%	2,132,072.8	2,018,223.2	5.6%

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		
	2018	2017	變動 Change	2018 (百萬元) (\$m)	2017 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life						
非投資相連長期 Non-Linked	1,243,004	1,237,329	0.5%	133,194.1	137,915.6	-3.4%
投資相連長期 Linked	46,812	33,739	38.7%	17,406.8	12,730.1	36.7%
小計 Sub-total	1,289,816	1,271,068	1.5%	150,600.9	150,645.7	0.0%
年金 Annuity	45,939	37,788	21.6%	10,815.8	7,698.2	40.5%
總額 Total	1,335,755	1,308,856	2.1%	161,416.7	158,343.9	1.9%

二零一八年香港保險業務統計數字摘要

Summary on Hong Kong Insurance Business Statistics 2018

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		
	2018 百萬元 \$ m	2017 百萬元 \$ m	變動 Change	2018 百萬元 \$ m	2017 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	17,117.2	15,669.3	9.2%	13,550.9	12,164.2	11.4%
汽車 Motor Vehicle	5,983.0	5,907.1	1.3%	4,509.6	4,956.1	-9.0%
飛機 Aircraft	155.1	150.7	2.9%	45.5	44.4	2.5%
船舶 Ships	2,441.4	2,362.4	3.3%	1,195.8	1,102.7	8.4%
貨運 Goods in Transit	1,562.8	1,468.3	6.4%	1,003.3	917.5	9.4%
財產損壞 Property Damage	9,066.7	8,599.2	5.4%	4,312.3	4,352.9	-0.9%
一般法律責任 General Liability	13,097.5	10,705.9	22.3%	7,838.7	7,473.5	4.9%
金錢損失 Pecuniary Loss	3,024.3	2,790.9	8.4%	1,709.7	1,544.6	10.7%
非比例協約 Non-Proportional Treaty	153.4	176.6	-13.1%	139.1	160.5	-13.3%
比例協約 Proportional Treaty	499.4	426.6	17.1%	428.5	359.5	19.2%
總額 Total	53,100.8	48,257.0	10.0%	34,733.4	33,075.9	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)	
	2018 百萬元 \$ m	2017 百萬元 \$ m
意外及健康 Accident & Health	346.5	320.9
汽車 Motor Vehicle	(247.5)	(511.8)
飛機 Aircraft	(4.7)	(0.6)
船舶 Ships	(271.8)	140.0
貨運 Goods in Transit	122.2	224.3
財產損壞 Property Damage	198.6	(1,220.5)
一般法律責任 General Liability	387.8	(64.8)
金錢損失 Pecuniary Loss	174.0	320.3
非比例協約 Non-Proportional Treaty	50.5	25.6
比例協約 Proportional Treaty	(172.2)	(60.7)
總額 Total	583.4	(827.3)