

主要指標 KEY INDICATORS

	單位 Unit	<u>2021</u>	<u>2020</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	2,869,682	2,675,708
人口（年中） Population (Mid-year)		7,413,100	7,481,000
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	387,110	357,667
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	520,086	521,451
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	61,611	59,869
每年增長率 Annual Growth Rate			
長期業務（保單保費） Long Term Business (Office premiums)	%	-0.3	2.0
一般業務（毛保費） General Business (Gross premiums)	%	2.9	8.0
保險密度 Insurance Density			
長期業務 Long Term Business	元 \$	70,158	69,703
一般業務 General Business	元 \$	8,311	8,003
保險滲透率 Insurance Penetration			
長期業務 Long Term Business	%	18.1	19.5
一般業務 General Business	%	2.1	2.2

二零二一年香港保險業務統計數字摘要

Summary on Hong Kong Insurance Business Statistics 2021

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		
	2021	2020	變動 Change	2021 (百萬元) (\$m)	2020 (百萬元) (\$m)	變動 Change	2021 (百萬元) (\$m)	2020 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	12,716,300	12,465,536	2.0%	409,568.4	418,701.0	-2.2%	2,491,004.9	2,334,148.6	6.7%
投資相連長期 Linked	1,222,818	1,213,448	0.8%	55,034.6	39,869.1	38.0%	342,616.2	335,224.5	2.2%
小計 Sub-total	13,939,118	13,678,984	1.9%	464,603.0	458,570.1	1.3%	2,833,621.1	2,669,373.1	6.2%
團體人壽 Group Life	17,459	17,604	-0.8%	4,824.2	4,770.8	1.1%	1,256.9	1,366.2	-8.0%
退休計劃 Retirement Scheme	72,316	70,598	2.4%	8,205.6	9,439.8	-13.1%	135,330.7	146,127.1	-7.4%
年金 Annuity	1,066,281	1,008,414	5.7%	41,656.6	47,804.9	-12.9%	374,205.4	350,160.6	6.9%
其他 Others	110,549	106,633	3.7%	796.3	865.3	-8.0%	3,756.2	3,158.5	18.9%
總額 Total	15,205,723	14,882,233	2.2%	520,085.7	521,450.9	-0.3%	3,348,170.3	3,170,185.5	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		
	2021	2020	變動 Change	2021 (百萬元) (\$m)	2020 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life						
非投資相連長期 Non-Linked	898,927	1,008,199	-10.8%	121,760.5	106,840.4	14.0%
投資相連長期 Linked	91,844	36,802	149.6%	30,662.9	12,791.9	139.7%
小計 Sub-total	990,771	1,045,001	-5.2%	152,423.4	119,632.3	27.4%
年金 Annuity	78,006	94,065	-17.1%	11,943.1	13,310.9	-10.3%
總額 Total	1,068,777	1,139,066	-6.2%	164,366.5	132,943.2	23.6%

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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		
	2021 百萬元 \$ m	2020 百萬元 \$ m	變動 Change	2021 百萬元 \$ m	2020 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	17,556.4	17,707.2	-0.9%	14,609.9	14,292.0	2.2%
汽車 Motor Vehicle	5,497.7	6,204.3	-11.4%	4,397.2	5,182.0	-15.1%
飛機 Aircraft	160.1	146.0	9.7%	36.7	22.6	62.4%
船舶 Ships	2,900.8	2,764.5	4.9%	1,326.6	1,221.0	8.6%
貨運 Goods in Transit	1,652.1	1,559.3	6.0%	834.5	809.6	3.1%
財產損壞 Property Damage	13,105.8	12,125.2	8.1%	5,755.9	5,579.3	3.2%
一般法律責任 General Liability	14,094.2	13,849.4	1.8%	9,768.7	9,543.2	2.4%
金錢損失 Pecuniary Loss	5,867.1	4,696.1	24.9%	4,068.8	3,144.2	29.4%
非比例協約 Non-Proportional Treaty	184.9	188.9	-2.1%	170.7	160.9	6.1%
比例協約 Proportional Treaty	591.4	628.5	-5.9%	484.1	515.9	-6.2%
總額 Total	61,610.5	59,869.4	2.9%	41,453.1	40,470.7	2.4%

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)	
	2021 百萬元 \$ m	2020 百萬元 \$ m
意外及健康 Accident & Health	(2.9)	1,060.4
汽車 Motor Vehicle	(168.7)	(140.9)
飛機 Aircraft	0.0	(36.9)
船舶 Ships	(96.2)	24.8
貨運 Goods in Transit	65.3	115.4
財產損壞 Property Damage	585.3	713.5
一般法律責任 General Liability	1,145.6	915.2
金錢損失 Pecuniary Loss	141.2	(191.8)
非比例協約 Non-Proportional Treaty	44.5	77.9
比例協約 Proportional Treaty	6.3	(201.8)
總額 Total	1,720.4	2,335.8