

## 主要指標 KEY INDICATORS

	單位 Unit	2024	2023	附註 Note
<b>經濟數據</b> ECONOMIC DATA				
本地生產總值（以當時市價計算） GDP (at current market prices)	百萬元 \$ million	3,175,094	2,983,408	
人口（年中） Population (Mid-year)		7,524,100	7,536,100	
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	421,990	395,882	
<b>保險市場統計數字</b> INSURANCE MARKET STATISTICS				
<b>保費收入</b> Premium Income				
長期業務（保費收入 / 保單保費） <sup>(1)</sup> Long Term Business (Revenue premiums / Office premiums) <sup>(1)</sup>	百萬元 \$ million	537,383	474,784	
一般業務（毛保費） <sup>(2)</sup> General Business (Gross premiums) <sup>(2)</sup>	百萬元 \$ million	97,791	98,371	(3)
<b>每年增長率</b> Annual Growth Rate				
長期業務（保費收入 / 保單保費） <sup>(1)</sup> Long Term Business (Revenue premiums / Office premiums) <sup>(1)</sup>	%	不適用 N.A.	0.3	
一般業務（毛保費） <sup>(2)</sup> General Business (Gross premiums) <sup>(2)</sup>	%	不適用 N.A.	-2.4	
<b>保險密度</b> Insurance Density				
長期業務 Long Term Business	元 \$	71,422	63,001	
一般業務 General Business	元 \$	12,997	13,053	
<b>保險滲透率</b> Insurance Penetration				
長期業務 Long Term Business	%	16.9	15.9	
一般業務 General Business	%	3.1	3.3	

附註 (1): 新的風險為本資本制度(RBC)已於2024年7月1日實施。2023年的有效業務數字乃以保單保費披露及依據保險公司之財政年度呈現，2024年的有效業務數字乃以保費收入披露及依據曆年呈現。因此，公眾不應將最新數字與前一年度的數字作直接比較。

Note (1): Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024. Figures for inforce business in relation to 2023 disclose office premiums and are presented according to the insurers' fiscal year, while figures for inforce business in relation to 2024 disclose revenue premiums and are presented according to the calendar year. It is therefore inappropriate to make a direct comparison between the latest figures and those in the prior year.

附註 (2): 新的風險為本資本制度(RBC)已於2024年7月1日實施，一套新的監管申報表因此而產生。本摘要建基於這些新的監管申報表，其中一般保險業務線的定義有所修訂。此外，反映一般業務的離岸業務部分亦涵蓋於本組數字之內。財政年度結束日期在2024年6月30日或之前的獲授權保險人無須就其2024財政年度遞交新版本的監管申報表，因此本摘要並不包括相關數據。上述該些獲授權保險人的相關數據會以RBC實施前的資料編製，並載於補充數據中。

Note (2): Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024, which also led to a new set of regulatory returns. This summary is based on these new regulatory returns, which include modified definitions of the general insurance lines of business. An element reflecting offshore business in respect of general insurance was also included. Certain authorized insurers with financial year end dates falling on or before 30 June 2024 are not required to submit the new regulatory returns for their 2024 financial year and therefore excluded in this summary. The relevant data for these authorized insurers is presented under Supplementary Statistics compiled from information prior to the RBC regime.

附註 (3): 為配合2024年新的監管申報制度，2023年的數字已納入非香港一般業務的數據。上述前一年度的數據未經審計，並且保險業監管局對該等資料不會作出任何保證或申述。因此，公眾不應將最新數字與前一年度的數字作直接比較。在闡釋市場承保表現時，務必留意上述事項。  
Note (3): To align with the updated regulatory reporting methodology in 2024, prior year non-Hong Kong general business data are incorporated in this summary. These prior year data are unaudited and the Insurance Authority disclaims any warranties or representations of any kind with regard to such information. It is therefore inappropriate to make a direct comparison between the latest figures and those in the prior year. Please be cautious of the above when interpreting the results.

二零二四年香港保險業務統計數字摘要  
Summary on Hong Kong Insurance Business Statistics 2024

有效長期業務 Long Term In-Force Business			
保險種類 Type of Insurance	保單數目 Number of Policies	保費收入 Revenue Premiums	現時估計值(未減除所分出再保險前) - 在岸 - 直接業務 Current Estimate (Gross of RI ceded) - Onshore - Direct
	2024	2024 (百萬元) (\$m)	2024 (百萬元) (\$m)
個人人壽 Individual Life			
非相連長期 Non-Linked Long Term	13,350,141	435,125.1	2,328,102.4
相連長期 Linked Long Term	1,114,214	23,977.5	234,368.5
小計 Sub-total	14,464,355	459,102.6	2,562,470.9
年金 Annuity	1,188,744	36,626.9	367,235.1
非退休計劃 Non-Retirement Scheme	16,377	5,953.4	836.3
退休計劃 Retirement Scheme	365,637	35,699.6	113,786.0
<b>總額 Total</b>	<b>16,035,113</b>	<b>537,382.5</b>	<b>3,044,328.3</b>

新造業務 New Business			
保險種類 Type of Insurance	保單數目 Number of Policies	保單保費 Office Premiums	
		2024 (百萬元) (\$m)	
個人人壽 Individual Life			
非相連長期 Non-Linked Long Term	962,413	195,719.0	
相連長期 Linked Long Term	23,795	11,168.7	
小計 Sub-total	986,208	206,887.7	
年金 Annuity	91,658	12,397.6	
非退休計劃團體 Non-Retirement Scheme Group	1,971	454.3	
<b>總額 Total</b>	<b>1,079,837</b>	<b>219,739.6</b>	

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一般業務概要 Highlights for General Business			
	2024	2024	2024
	在岸 Onshore (百萬元)(\$ m)	離岸 Offshore (百萬元)(\$ m)	總額 Total (百萬元)(\$ m)
<u>一般業務 General Business</u>			
毛保費 Gross premium written	54,235	43,556	97,791
淨保費 Net premium written	38,188	30,252	68,440
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Result - Profit/(Loss)	1,703	938	2,641
經營業績 - 利潤/(虧損) Operating Results - Profit/(Loss)	N.A.	N.A.	8,644

一般業務 General Business						
業務類別 Class of Business	毛保費 Gross premium written			淨保費 Net premium written		
	2024	2024	2024	2024	2024	2024
	在岸 Onshore (百萬元)(\$ m)	離岸 Offshore (百萬元)(\$ m)	總額 Total (百萬元)(\$ m)	在岸 Onshore (百萬元)(\$ m)	離岸 Offshore (百萬元)(\$ m)	總額 Total (百萬元)(\$ m)
意外及健康 Accident & Health	23,749	10,867	34,616	19,116	8,026	27,142
汽車 Motor Vehicle	5,717	3,786	9,503	4,331	3,649	7,980
船舶, 航空及運輸 Marine, Aviation, and Transport	2,357	2,306	4,663	1,035	1,553	2,588
財產損壞 Property Damage	8,100	17,968	26,068	3,605	10,456	14,061
僱員補償 Employees' Compensation	7,241	300	7,541	5,879	289	6,168
一般法律責任 General Liability	4,967	5,597	10,565	2,856	4,551	7,406
金錢損失 Pecuniary Loss	2,105	2,731	4,835	1,367	1,728	3,095
<b>總額 Total</b>	<b>54,235</b>	<b>43,556</b>	<b>97,791</b>	<b>38,188</b>	<b>30,252</b>	<b>68,440</b>

一般業務 General Business		承保業績 - 利潤 / (虧損) Undiscounted underwriting result - profit/(loss)
業務類別 Class of Business		2024 總額 Total (百萬元)(\$ m)
意外及健康 Accident & Health		(844)
汽車 Motor Vehicle		6
船舶, 航空及運輸 Marine, Aviation, and Transport		455
財產損壞 Property Damage		2,259
僱員補償 Employees' Compensation		1,280
一般法律責任 General Liability		700
金錢損失 Pecuniary Loss		(1,216)
<b>總額 Total</b>		<b>2,641</b>

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