

## 主要指標 KEY INDICATORS

	單位 Unit	<u>2010</u>	<u>2009</u>
<b>經濟數據</b> <b>ECONOMIC DATA</b>			
本地生產總值（以當時市價計算） GDP ( <i>at current market prices</i> )	百萬元 \$ million	1,743,858	1,622,322
人口（年中） Population ( <i>Mid-year</i> )		7,067,800	7,003,700
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 \$	246,733	231,638
<b>保險市場統計數字</b> <b>INSURANCE MARKET STATISTICS</b>			
<b>保費收入</b> <b>Premium Income</b>			
長期業務（保單保費） Long Term Business ( <i>Office premiums</i> )	百萬元 \$ million	173,906	156,081
一般業務（毛保費） General Business ( <i>Gross premiums</i> )	百萬元 \$ million	31,055	28,565
<b>每年增長率</b> <b>Annual Growth Rate</b>			
長期業務（保單保費） Long Term Business ( <i>Office premiums</i> )	%	11.4	-3.6
一般業務（毛保費） General Business ( <i>Gross premiums</i> )	%	8.7	6.9
<b>保險密度（人均開支）</b> <b>Insurance Density (<i>Per capita expenditure</i>)</b>			
長期業務 Long Term Business	元 \$	24,605	22,285
一般業務 General Business	元 \$	4,394	4,079
<b>保險滲透率（保費佔本地生產總值的百分率）</b> <b>Insurance Penetration (<i>Premium as a % of GDP</i>)</b>			
長期業務 Long Term Business	%	10.0	9.6
一般業務 General Business	%	1.8	1.8

**二零一零年香港保險業務統計數字摘要**  
**Summary on Hong Kong Insurance Business Statistics 2010**

<b>一般保險業務 General Insurance Business</b>						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2010 百萬元 \$ m	2009 百萬元 \$ m	變動 Change	2010 百萬元 \$ m	2009 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	8,464.9	7,684.3	10.2%	6,997.7	6,462.2	8.3%
汽車 Motor Vehicle	3,152.0	2,796.2	12.7%	2,658.4	2,352.3	13.0%
飛機 Aircraft	36.0	8.4	328.6%	18.1	(0.4)	-4625.0%
船舶 Ships	1,517.5	1,514.6	0.2%	992.1	1,057.6	-6.2%
貨運 Goods in Transit	1,370.0	1,193.0	14.8%	901.6	800.6	12.6%
財產損壞 Property Damage	6,645.4	5,689.0	16.8%	3,295.4	2,987.7	10.3%
一般法律責任 General Liability	7,115.4	7,128.9	-0.2%	5,083.1	5,238.1	-3.0%
金錢損失 Pecuniary Loss	2,324.4	2,177.1	6.8%	1,401.3	1,300.1	7.8%
非比例協約 Non-Proportional Treaty	145.9	153.1	-4.7%	132.8	139.2	-4.6%
比例協約 Proportional Treaty	283.4	220.4	28.6%	255.1	192.1	32.8%
<b>總額 Total</b>	<b>31,054.9</b>	<b>28,565.0</b>	<b>8.7%</b>	<b>21,735.6</b>	<b>20,529.5</b>	<b>5.9%</b>

<b>一般保險業務 General Insurance Business</b>		
業務類別 Class of Business	承保利潤 / (虧損) Underwriting Profit / (Loss)	
	2010 百萬元 \$ m	2009 百萬元 \$ m
意外及健康 Accident & Health	463.9	567.4
汽車 Motor Vehicle	211.7	(34.7)
飛機 Aircraft	3.1	(1.1)
船舶 Ships	(108.2)	166.3
貨運 Goods in Transit	143.8	243.5
財產損壞 Property Damage	672.6	778.8
一般法律責任 General Liability	213.4	333.8
金錢損失 Pecuniary Loss	811.8	288.1
非比例協約 Non-Proportional Treaty	100.7	20.1
比例協約 Proportional Treaty	5.7	45.3
<b>總額 Total</b>	<b>2,518.5</b>	<b>2,407.5</b>

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		
	2010	2009	變動 Change	2010 (百萬元) (\$m)	2009 (百萬元) (\$m)	變動 Change	2010 (百萬元) (\$m)	2009 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	7,299,705	6,929,601	5.3%	105,651.9	90,832.1	16.3%	497,626.1	412,343.9	20.7%
投資相連長期 Linked	1,687,733	1,641,933	2.8%	54,587.3	45,360.4	20.3%	245,108.4	211,685.7	15.8%
小計 Sub-total	8,987,438	8,571,534	4.9%	160,239.2	136,192.5	17.7%	742,734.5	624,029.6	19.0%
團體人壽 Group Life	16,263	16,079	1.1%	1,568.8	1,439.2	9.0%	660.9	641.8	3.0%
退休計劃 Retirement Scheme	59,005	61,382	-3.9%	10,006.9	15,610.5	-35.9%	105,484.2	151,607.5	-30.4%
年金及其他 Annuity and Others	251,037	255,855	-1.9%	2,091.3	2,838.5	-26.3%	8,209.6	7,532.3	9.0%
<b>總額 Total</b>	<b>9,313,743</b>	<b>8,904,850</b>	<b>4.6%</b>	<b>173,906.2</b>	<b>156,080.7</b>	<b>11.4%</b>	<b>857,089.2</b>	<b>783,811.2</b>	<b>9.3%</b>

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		
	2010	2009	變動 Change	2010 (百萬元) (\$m)	2009 (百萬元) (\$m)	變動 Change
非投資相連長期 Non-Linked						
定期繳付 Regular Payment	813,147	763,387	6.5%	22,107.2	14,454.2	52.9%
整付 Single Payment	35,867	47,728	-24.9%	15,916.1	15,940.3	-0.2%
小計 Sub-total	849,014	811,115	4.7%	38,023.3	30,394.5	25.1%
投資相連長期 Linked						
定期繳付 Regular Payment	151,768	136,957	10.8%	10,198.3	7,483.1	36.3%
整付 Single Payment	13,827	11,954	15.7%	9,725.6	7,306.7	33.1%
小計 Sub-total	165,595	148,911	11.2%	19,923.9	14,789.8	34.7%
<b>總額 Total</b>	<b>1,014,609</b>	<b>960,026</b>	<b>5.7%</b>	<b>57,947.2</b>	<b>45,184.3</b>	<b>28.2%</b>