

主要指標 KEY INDICATORS

	單位 Unit	<u>2011</u>	<u>2010</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	1,896,695	1,741,564
人口（年中） Population (<i>Mid-year</i>)		7,071,600	7,024,200
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 \$	268,213	247,938
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	198,915	173,906
一般業務（毛保費） General Business (<i>Gross premiums</i>)	百萬元 \$ million	34,835	31,055
每年增長率 Annual Growth Rate			
長期業務（保單保費） Long Term Business (<i>Office premiums</i>)	%	14.4	11.4
一般業務（毛保費） General Business (<i>Gross premiums</i>)	%	12.2	8.7
保險密度（人均開支） Insurance Density (<i>Per capita expenditure</i>)			
長期業務 Long Term Business	元 \$	28,129	24,758
一般業務 General Business	元 \$	4,926	4,421
保險滲透率（保費佔本地生產總值的百分率） Insurance Penetration (<i>Premium as a % of GDP</i>)			
長期業務 Long Term Business	%	10.5	10.0
一般業務 General Business	%	1.8	1.8

二零一一年香港保險業務統計數字摘要
Summary on Hong Kong Insurance Business Statistics 2011

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		
	2011 百萬元 \$ m	2010 百萬元 \$ m	變動 Change	2011 百萬元 \$ m	2010 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	9,438.1	8,464.9	11.5%	7,860.7	6,997.7	12.3%
汽車 Motor Vehicle	3,511.0	3,152.0	11.4%	2,875.1	2,658.4	8.2%
飛機 Aircraft	26.1	36.0	-27.5%	12.9	18.1	-28.7%
船舶 Ships	1,616.6	1,517.5	6.5%	1,080.4	992.1	8.9%
貨運 Goods in Transit	1,443.0	1,370.0	5.3%	992.5	901.6	10.1%
財產損壞 Property Damage	8,004.6	6,645.4	20.5%	3,611.0	3,295.4	9.6%
一般法律責任 General Liability	7,839.8	7,115.4	10.2%	5,587.7	5,083.1	9.9%
金錢損失 Pecuniary Loss	2,470.0	2,324.4	6.3%	1,292.2	1,401.3	-7.8%
非比例協約 Non-Proportional Treaty	149.3	145.9	2.3%	139.8	132.8	5.3%
比例協約 Proportional Treaty	336.2	283.4	18.6%	308.5	255.1	20.9%
總額 Total	34,834.7	31,054.9	12.2%	23,760.8	21,735.6	9.3%

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)	
	2011 百萬元 \$ m	2010 百萬元 \$ m
意外及健康 Accident & Health	562.2	463.9
汽車 Motor Vehicle	67.6	211.7
飛機 Aircraft	3.7	3.1
船舶 Ships	(92.4)	(108.2)
貨運 Goods in Transit	211.0	143.8
財產損壞 Property Damage	629.6	672.6
一般法律責任 General Liability	375.5	213.4
金錢損失 Pecuniary Loss	712.8	811.8
非比例協約 Non-Proportional Treaty	187.3	100.7
比例協約 Proportional Treaty	(30.1)	5.7
總額 Total	2,627.2	2,518.5

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		
	2011	2010	變動 Change	2011 (百萬元) (\$m)	2010 (百萬元) (\$m)	變動 Change	2011 (百萬元) (\$m)	2010 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	7,814,141	7,299,705	7.0%	126,450.6	105,651.9	19.7%	602,600.7	497,626.1	21.1%
投資相連長期 Linked	1,737,409	1,687,733	2.9%	60,245.9	54,587.3	10.4%	223,773.6	245,108.4	-8.7%
小計 Sub-total	9,551,550	8,987,438	6.3%	186,696.5	160,239.2	16.5%	826,374.3	742,734.5	11.3%
團體人壽 Group Life	17,090	16,263	5.1%	1,847.9	1,568.8	17.8%	731.7	660.9	10.7%
退休計劃 Retirement Scheme	50,769	59,005	-14.0%	8,119.1	10,006.9	-18.9%	96,229.6	105,484.2	-8.8%
年金及其他 Annuity and Others	229,676	251,037	-8.5%	2,251.6	2,091.3	7.7%	8,919.5	8,209.6	8.6%
總額 Total	9,849,085	9,313,743	5.7%	198,915.1	173,906.2	14.4%	932,255.1	857,089.2	8.8%

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		
	2011	2010	變動 Change	2011 (百萬元) (\$m)	2010 (百萬元) (\$m)	變動 Change
非投資相連長期 Non-Linked						
定期繳付 Regular Payment	882,507	813,147	8.5%	27,686.6	22,107.2	25.2%
整付 Single Payment	37,431	35,867	4.4%	21,251.4	15,916.1	33.5%
小計 Sub-total	919,938	849,014	8.4%	48,938.0	38,023.3	28.7%
投資相連長期 Linked						
定期繳付 Regular Payment	148,742	151,768	-2.0%	11,299.5	10,198.3	10.8%
整付 Single Payment	11,010	13,827	-20.4%	9,626.9	9,725.6	-1.0%
小計 Sub-total	159,752	165,595	-3.5%	20,926.4	19,923.9	5.0%
總額 Total	1,079,690	1,014,609	6.4%	69,864.4	57,947.2	20.6%