

## 主要指標 KEY INDICATORS

|                                                                         | 單位<br>Unit        | <u>2013</u> | <u>2012</u> |
|-------------------------------------------------------------------------|-------------------|-------------|-------------|
| <b>經濟數據</b><br><b>ECONOMIC DATA</b>                                     |                   |             |             |
| 本地生產總值（以當時市價計算）<br>GDP ( <i>at current market prices</i> )              | 百萬元<br>\$ million | 2,125,353   | 2,037,064   |
| 人口（年中）<br>Population ( <i>Mid-year</i> )                                |                   | 7,187,500   | 7,154,600   |
| 人均本地生產總值（以當時市價計算）<br>Per capita GDP ( <i>at current market prices</i> ) | 元<br>\$           | 295,701     | 284,721     |
| <b>保險市場統計數字</b><br><b>INSURANCE MARKET STATISTICS</b>                   |                   |             |             |
| <b>保費收入</b><br><b>Premium Income</b>                                    |                   |             |             |
| 長期業務（保單保費）<br>Long Term Business ( <i>Office premiums</i> )             | 百萬元<br>\$ million | 257,717     | 224,124     |
| 一般業務（毛保費）<br>General Business ( <i>Gross premiums</i> )                 | 百萬元<br>\$ million | 41,798      | 39,205      |
| <b>每年增長率</b><br><b>Annual Growth Rate</b>                               |                   |             |             |
| 長期業務（保單保費）<br>Long Term Business ( <i>Office premiums</i> )             | %                 | 15.0        | 12.7        |
| 一般業務（毛保費）<br>General Business ( <i>Gross premiums</i> )                 | %                 | 6.6         | 12.5        |
| <b>保險密度</b><br><b>Insurance Density</b>                                 |                   |             |             |
| 長期業務<br>Long Term Business                                              | 元<br>\$           | 35,856      | 31,326      |
| 一般業務<br>General Business                                                | 元<br>\$           | 5,815       | 5,480       |
| <b>保險滲透率</b><br><b>Insurance Penetration</b>                            |                   |             |             |
| 長期業務<br>Long Term Business                                              | %                 | 12.1        | 11.0        |
| 一般業務<br>General Business                                                | %                 | 2.0         | 1.9         |

# 二零一三年香港保險業務統計數字摘要

## Summary on Hong Kong Insurance Business Statistics 2013

| 有效長期保險業務 Long Term Insurance In-Force Business |                            |            |              |                         |                        |              |                        |                        |              |
|------------------------------------------------|----------------------------|------------|--------------|-------------------------|------------------------|--------------|------------------------|------------------------|--------------|
| 保險種類<br>Type of Insurance                      | 保單數目<br>Number of Policies |            |              | 保單保費<br>Office Premiums |                        |              | 淨負債<br>Net Liabilities |                        |              |
|                                                | 2013                       | 2012       | 變動<br>Change | 2013<br>(百萬元)<br>(\$m)  | 2012<br>(百萬元)<br>(\$m) | 變動<br>Change | 2013<br>(百萬元)<br>(\$m) | 2012<br>(百萬元)<br>(\$m) | 變動<br>Change |
| 個人人壽<br>Individual Life                        |                            |            |              |                         |                        |              |                        |                        |              |
| 非投資相連長期<br>Non-Linked                          | 8,741,810                  | 8,310,460  | 5.2%         | 170,825.6               | 145,782.0              | 17.2%        | 791,409.7              | 734,287.6              | 7.8%         |
| 投資相連長期<br>Linked                               | 1,673,956                  | 1,719,910  | -2.7%        | 69,895.8                | 63,259.1               | 10.5%        | 267,674.4              | 253,757.4              | 5.5%         |
| 小計<br>Sub-total                                | 10,415,766                 | 10,030,370 | 3.8%         | 240,721.4               | 209,041.1              | 15.2%        | 1,059,084.1            | 988,045.0              | 7.2%         |
| 團體人壽<br>Group Life                             | 18,754                     | 18,255     | 2.7%         | 2,693.6                 | 1,978.4                | 36.2%        | 983.6                  | 795.3                  | 23.7%        |
| 退休計劃<br>Retirement Scheme                      | 58,965                     | 54,795     | 7.6%         | 8,253.1                 | 9,330.3                | -11.5%       | 100,565.7              | 95,345.4               | 5.5%         |
| 年金及其他<br>Annuity and Others                    | 256,766                    | 241,743    | 6.2%         | 6,048.7                 | 3,774.4                | 60.3%        | 15,617.7               | 11,792.6               | 32.4%        |
| 總額<br>Total                                    | 10,750,251                 | 10,345,163 | 3.9%         | 257,716.8               | 224,124.2              | 15.0%        | 1,176,251.1            | 1,095,978.3            | 7.3%         |

| 新造個人人壽業務 Individual Life New Business |                            |           |              |                        |                        |              |
|---------------------------------------|----------------------------|-----------|--------------|------------------------|------------------------|--------------|
| 保險種類<br>Type of Insurance             | 保單數目<br>Number of Policies |           |              | 保費<br>Premiums         |                        |              |
|                                       | 2013                       | 2012      | 變動<br>Change | 2013<br>(百萬元)<br>(\$m) | 2012<br>(百萬元)<br>(\$m) | 變動<br>Change |
| 非投資相連長期<br>Non-Linked                 |                            |           |              |                        |                        |              |
| 定期繳付<br>Regular Payment               | 906,653                    | 918,285   | -1.3%        | 38,204.4               | 31,686.7               | 20.6%        |
| 整付<br>Single Payment                  | 30,426                     | 36,164    | -15.9%       | 31,435.3               | 26,490.8               | 18.7%        |
| 小計<br>Sub-total                       | 937,079                    | 954,449   | -1.8%        | 69,639.7               | 58,177.5               | 19.7%        |
| 投資相連長期<br>Linked                      |                            |           |              |                        |                        |              |
| 定期繳付<br>Regular Payment               | 83,863                     | 109,330   | -23.3%       | 6,800.6                | 9,720.0                | -30.0%       |
| 整付<br>Single Payment                  | 7,782                      | 5,769     | 34.9%        | 12,315.1               | 7,380.6                | 66.9%        |
| 小計<br>Sub-total                       | 91,645                     | 115,099   | -20.4%       | 19,115.7               | 17,100.6               | 11.8%        |
| 總額<br>Total                           | 1,028,724                  | 1,069,548 | -3.8%        | 88,755.4               | 75,278.1               | 17.9%        |

| 一般保險業務 General Insurance Business |                       |                     |              |                     |                     |              |
|-----------------------------------|-----------------------|---------------------|--------------|---------------------|---------------------|--------------|
| 業務類別<br>Class of Business         | 毛保費<br>Gross Premiums |                     |              | 淨保費<br>Net Premiums |                     |              |
|                                   | 2013<br>百萬元<br>\$ m   | 2012<br>百萬元<br>\$ m | 變動<br>Change | 2013<br>百萬元<br>\$ m | 2012<br>百萬元<br>\$ m | 變動<br>Change |
| 意外及健康<br>Accident & Health        | 10,864.6              | 10,415.2            | 4.3%         | 8,779.6             | 8,632.2             | 1.7%         |
| 汽車<br>Motor Vehicle               | 4,547.6               | 4,173.7             | 9.0%         | 3,780.6             | 3,484.3             | 8.5%         |
| 飛機<br>Aircraft                    | 22.1                  | 20.2                | 9.4%         | 9.1                 | 7.0                 | 30.0%        |
| 船舶<br>Ships                       | 1,875.2               | 1,786.0             | 5.0%         | 1,236.0             | 1,210.6             | 2.1%         |
| 貨運<br>Goods in Transit            | 1,388.9               | 1,457.8             | -4.7%        | 895.0               | 948.5               | -5.6%        |
| 財產損壞<br>Property Damage           | 8,976.3               | 8,378.5             | 7.1%         | 3,886.0             | 3,697.4             | 5.1%         |
| 一般法律責任<br>General Liability       | 11,010.5              | 9,526.4             | 15.6%        | 8,282.1             | 6,930.5             | 19.5%        |
| 金錢損失<br>Pecuniary Loss            | 2,512.6               | 2,848.4             | -11.8%       | 1,433.5             | 1,545.6             | -7.3%        |
| 非比例協約<br>Non-Proportional Treaty  | 180.9                 | 174.3               | 3.8%         | 167.2               | 161.3               | 3.7%         |
| 比例協約<br>Proportional Treaty       | 418.9                 | 424.3               | -1.3%        | 390.6               | 380.6               | 2.6%         |
| <b>總額<br/>Total</b>               | <b>41,797.6</b>       | <b>39,204.8</b>     | <b>6.6%</b>  | <b>28,859.7</b>     | <b>26,998.0</b>     | <b>6.9%</b>  |

| 一般保險業務 General Insurance Business |                                             |                     |
|-----------------------------------|---------------------------------------------|---------------------|
| 業務類別<br>Class of Business         | 承保利潤 / (虧損)<br>Underwriting Profit / (Loss) |                     |
|                                   | 2013<br>百萬元<br>\$ m                         | 2012<br>百萬元<br>\$ m |
| 意外及健康<br>Accident & Health        | 950.6                                       | 695.8               |
| 汽車<br>Motor Vehicle               | 197.5                                       | (47.8)              |
| 飛機<br>Aircraft                    | (1.4)                                       | 0.8                 |
| 船舶<br>Ships                       | 35.1                                        | (254.6)             |
| 貨運<br>Goods in Transit            | 172.8                                       | 219.2               |
| 財產損壞<br>Property Damage           | 797.7                                       | 562.6               |
| 一般法律責任<br>General Liability       | 337.7                                       | 217.0               |
| 金錢損失<br>Pecuniary Loss            | 479.3                                       | 490.1               |
| 非比例協約<br>Non-Proportional Treaty  | 40.7                                        | 125.7               |
| 比例協約<br>Proportional Treaty       | (5.8)                                       | 34.0                |
| <b>總額<br/>Total</b>               | <b>3,004.2</b>                              | <b>2,042.8</b>      |