

主要指標 KEY INDICATORS

	單位 Unit	<u>2015</u>	<u>2014</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	2,397,124	2,258,215
人口（年中） Population (Mid-year)		7,305,700	7,241,700
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	328,117	311,835
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	328,145	295,693
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	45,983	43,642
每年增長率			
Annual Growth Rate			
長期業務（保單保費） Long Term Business (Office premiums)	%	11.0	14.7
一般業務（毛保費） General Business (Gross premiums)	%	5.4	4.4
保險密度			
Insurance Density			
長期業務 Long Term Business	元 \$	44,916	40,832
一般業務 General Business	元 \$	6,294	6,026
保險滲透率			
Insurance Penetration			
長期業務 Long Term Business	%	13.7	13.1
一般業務 General Business	%	1.9	1.9

二零一五年香港保險業務統計數字摘要
Summary on Hong Kong Insurance Business Statistics 2015

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		
	2015	2014	變動 Change	2015 (百萬元) (\$m)	2014 (百萬元) (\$m)	變動 Change	2015 (百萬元) (\$m)	2014 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	9,814,015	9,181,550	6.9%	250,506.2	208,964.4	19.9%	1,065,864.6	948,233.1	12.4%
投資相連長期 Linked	1,547,176	1,629,055	-5.0%	58,782.2	68,120.3	-13.7%	227,093.2	282,383.0	-19.6%
小計 Sub-total	11,361,191	10,810,605	5.1%	309,288.4	277,084.7	11.6%	1,292,957.8	1,230,616.1	5.1%
團體人壽 Group Life	19,724	20,214	-2.4%	3,191.5	2,946.4	8.3%	1,117.0	1,051.0	6.3%
退休計劃 Retirement Scheme	52,779	46,685 *	13.1%	7,777.5 #	7,898.0	-1.5%	105,844.5	103,704.6	2.1%
年金及其他 Annuity and Others	288,882	277,251	4.2%	7,887.7	7,763.5	1.6%	23,835.2	21,159.3	12.6%
總額 Total	11,722,576	11,154,755	5.1%	328,145.1	295,692.6	11.0%	1,423,754.5	1,356,531.0	5.0%

* 2014年退休計劃合約數目已作出修訂，主要原因為美國信安保險有限公司對有關數字作出分類調整。

The number of Retirement Scheme contracts in 2014 was revised mainly due to the reclassification of relevant figure made by Principal Insurance Company (Hong Kong) Limited.

2015年退休計劃合約年付供款數額輕微下跌，主要原因為安盛保險(百慕達)有限公司在2015年第三季將其香港長期業務類別G及H轉讓至美國信安保險有限公司後的相關數字整合。

The yearly contributions of Retirement Scheme contracts in 2015 decreased slightly mainly due to the integration of relevant figures after the transfer of Classes G and H of Hong Kong long term business from AXA China Region Insurance Company (Bermuda) Limited to Principal Insurance Company (Hong Kong) Limited in the third quarter of 2015.

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		
	2015	2014	變動 Change	2015 (百萬元) (\$m)	2014 (百萬元) (\$m)	變動 Change
非投資相連長期 Non-Linked						
定期繳付 Regular Payment	1,110,084	924,158	20.1%	62,621.1	45,244.2	38.4%
整付 Single Payment	33,960	44,501	-23.7%	55,185.4	47,597.3	15.9%
小計 Sub-total	1,144,044	968,659	18.1%	117,806.5	92,841.5	26.9%
投資相連長期 Linked						
定期繳付 Regular Payment	19,943	65,499	-69.6%	1,400.3	5,274.4	-73.5%
整付 Single Payment	4,136	5,850	-29.3%	8,903.0	10,835.6	-17.8%
小計 Sub-total	24,079	71,349	-66.3%	10,303.3	16,110.0	-36.0%
總額 Total	1,168,123	1,040,008	12.3%	128,109.8	108,951.5	17.6%

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		
	2015 百萬元 \$ m	2014 百萬元 \$ m	變動 Change	2015 百萬元 \$ m	2014 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	13,599.6	11,534.0	17.9%	10,761.1	9,350.9	15.1%
汽車 Motor Vehicle	5,295.3	4,842.1	9.4%	4,428.7	4,039.2	9.6%
飛機 Aircraft	17.4	16.1	8.1%	5.0	7.1	-29.6%
船舶 Ships	2,456.8	2,020.5	21.6%	1,655.7	1,299.2	27.4%
貨運 Goods in Transit	1,492.8	1,720.5	-13.2%	944.7	882.1	7.1%
財產損壞 Property Damage	8,683.0	8,959.9	-3.1%	4,105.1	4,052.2	1.3%
一般法律責任 General Liability	11,090.4	11,082.4	0.1%	8,315.7	8,553.2	-2.8%
金錢損失 Pecuniary Loss	2,740.8	2,862.9	-4.3%	1,317.5	1,428.6	-7.8%
非比例協約 Non-Proportional Treaty	184.1	202.8	-9.2%	173.0	190.7	-9.3%
比例協約 Proportional Treaty	422.9	400.3	5.6%	382.5	362.1	5.6%
總額 Total	45,983.1	43,641.5	5.4%	32,089.0	30,165.3	6.4%

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)	
	2015 百萬元 \$ m	2014 百萬元 \$ m
意外及健康 Accident & Health	330.9	581.3
汽車 Motor Vehicle	(262.6)	56.4
飛機 Aircraft	(3.9)	(3.5)
船舶 Ships	(106.8)	99.4
貨運 Goods in Transit	378.6	220.9
財產損壞 Property Damage	669.6	1,045.2
一般法律責任 General Liability	180.9	563.8
金錢損失 Pecuniary Loss	(96.7)	355.7
非比例協約 Non-Proportional Treaty	58.3	78.8
比例協約 Proportional Treaty	44.9	41.0
總額 Total	1,193.2	3,039.0