

## 主要指標 KEY INDICATORS

	單位 Unit	<u>2014</u>	<u>2013</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 (at current market prices)	百萬元 \$ million	2,255,635	2,138,660
人口（年中） Population (Mid-year)		7,241,700	7,187,500
人均本地生產總值（以當時市價計算） Per capita GDP (at current market prices)	元 \$	311,479	297,553
<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 (Office premiums)	百萬元 \$ million	295,693	257,717
一般業務（毛保費） General Business (Gross premiums)	百萬元 \$ million	43,642	41,798
<b>每年增長率</b>			
<b>Annual Growth Rate</b>			
長期業務（保單保費） Long Term Business (Office premiums)	%	14.7	15.0
一般業務（毛保費） General Business (Gross premiums)	%	4.4	6.6
<b>保險密度</b>			
<b>Insurance Density</b>			
長期業務 Long Term Business	元 \$	40,832	35,856
一般業務 General Business	元 \$	6,026	5,815
<b>保險滲透率</b>			
<b>Insurance Penetration</b>			
長期業務 Long Term Business	%	13.1	12.1
一般業務 General Business	%	1.9	2.0

二零一四年香港保險業務統計數字摘要  
Summary on Hong Kong Insurance Business Statistics 2014

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		
	2014	2013	變動 Change	2014 (百萬元) (\$m)	2013 (百萬元) (\$m)	變動 Change	2014 (百萬元) (\$m)	2013 (百萬元) (\$m)	變動 Change
個人人壽 Individual Life									
非投資相連長期 Non-Linked	9,181,550	8,741,810	5.0%	208,964.4	170,825.6	22.3%	948,233.1	791,409.7	19.8%
投資相連長期 Linked	1,629,055	1,673,956	-2.7%	68,120.3	69,895.8	-2.5%	282,383.0	267,674.4	5.5%
小計 Sub-total	10,810,605	10,415,766	3.8%	277,084.7	240,721.4	15.1%	1,230,616.1	1,059,084.1	16.2%
團體人壽 Group Life	20,214	18,754	7.8%	2,946.4	2,693.6	9.4%	1,051.0	983.6	6.9%
退休計劃 Retirement Scheme	67,249	58,965	14.0%	7,898.0	8,253.1	-4.3%	103,704.6	100,565.7	3.1%
年金及其他 Annuity and Others	277,251	256,766	8.0%	7,763.5	6,048.7	28.3%	21,159.3	15,617.7	35.5%
<b>總額 Total</b>	<b>11,175,319</b>	<b>10,750,251</b>	<b>4.0%</b>	<b>295,692.6</b>	<b>257,716.8</b>	<b>14.7%</b>	<b>1,356,531.0</b>	<b>1,176,251.1</b>	<b>15.3%</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		
	2014	2013	變動 Change	2014 (百萬元) (\$m)	2013 (百萬元) (\$m)	變動 Change
非投資相連長期 Non-Linked						
定期繳付 Regular Payment	924,158	906,653	1.9%	45,244.2	38,204.4	18.4%
整付 Single Payment	44,501	30,426	46.3%	47,597.3	31,435.3	51.4%
小計 Sub-total	968,659	937,079	3.4%	92,841.5	69,639.7	33.3%
投資相連長期 Linked						
定期繳付 Regular Payment	65,499	83,863	-21.9%	5,274.4	6,800.6	-22.4%
整付 Single Payment	5,850	7,782	-24.8%	10,835.6	12,315.1	-12.0%
小計 Sub-total	71,349	91,645	-22.1%	16,110.0	19,115.7	-15.7%
<b>總額 Total</b>	<b>1,040,008</b>	<b>1,028,724</b>	<b>1.1%</b>	<b>108,951.5</b>	<b>88,755.4</b>	<b>22.8%</b>

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		
	2014 百萬元 \$ m	2013 百萬元 \$ m	變動 Change	2014 百萬元 \$ m	2013 百萬元 \$ m	變動 Change
意外及健康 Accident & Health	11,534.0	10,864.6	6.2%	9,350.9	8,779.6	6.5%
汽車 Motor Vehicle	4,842.1	4,547.6	6.5%	4,039.2	3,780.6	6.8%
飛機 Aircraft	16.1	22.1	-27.1%	7.1	9.1	-22.0%
船舶 Ships	2,020.5	1,875.2	7.7%	1,299.2	1,236.0	5.1%
貨運 Goods in Transit	1,720.5	1,388.9	23.9%	882.1	895.0	-1.4%
財產損壞 Property Damage	8,959.9	8,976.3	-0.2%	4,052.2	3,886.0	4.3%
一般法律責任 General Liability	11,082.4	11,010.5	0.7%	8,553.2	8,282.1	3.3%
金錢損失 Pecuniary Loss	2,862.9	2,512.6	13.9%	1,428.6	1,433.5	-0.3%
非比例協約 Non-Proportional Treaty	202.8	180.9	12.1%	190.7	167.2	14.1%
比例協約 Proportional Treaty	400.3	418.9	-4.4%	362.1	390.6	-7.3%
<b>總額 Total</b>	<b>43,641.5</b>	<b>41,797.6</b>	<b>4.4%</b>	<b>30,165.3</b>	<b>28,859.7</b>	<b>4.5%</b>

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)	
	2014 百萬元 \$ m	2013 百萬元 \$ m
意外及健康 Accident & Health	581.3	950.6
汽車 Motor Vehicle	56.4	197.5
飛機 Aircraft	(3.5)	(1.4)
船舶 Ships	99.4	35.1
貨運 Goods in Transit	220.9	172.8
財產損壞 Property Damage	1,045.2	797.7
一般法律責任 General Liability	563.8	337.7
金錢損失 Pecuniary Loss	355.7	479.3
非比例協約 Non-Proportional Treaty	78.8	40.7
比例協約 Proportional Treaty	41.0	(5.8)
<b>總額 Total</b>	<b>3,039.0</b>	<b>3,004.2</b>