

二零一九年臨時統計數字摘要
Summary on 2019 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2019 (百萬元)(\$m)	2018 (百萬元)(\$m)	變動 Change
<u>長期業務(新造業務#) Long Term Business (New Business #)</u>			
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	172,716	162,197	6.5%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	55,669	53,555	3.9%
淨保費 Net Premiums	37,650	35,262	6.8%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,127	583	93.3%

長期業務(新造業務#) Long Term Business (New Business #)			
業務類別 Class of Business	保單保費 Office Premiums		
	2019 (百萬元)(\$m)	2018 (百萬元)(\$m)	變動 Change
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	160,384	144,091	11.3%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	11,761	17,410	-32.4%
其他個人業務 Other Individual Business	184	274	-32.8%
非退休計劃團體業務 Non-Retirement Scheme Group Business	387	422	-8.3%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	172,716	162,197	6.5%

#新造人壽業務的數字並不包括退休計劃業務。

Figures for long term new business exclude retirement scheme business.

一般業務 General Business						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2019 (百萬元)(\$m)	2018 (百萬元)(\$m)	變動 Change	2019 (百萬元)(\$m)	2018 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	18,332	17,134	7.0%	14,717	13,562	8.5%
汽車 Motor Vehicle	6,243	6,215	0.5%	5,219	4,742	10.1%
貨運 Goods in Transit	1,551	1,563	-0.8%	915	1,006	-9.0%
財產損壞 Property Damage	10,240	9,278	10.4%	4,710	4,513	4.4%
一般法律責任 General Liability	12,700	13,089	-3.0%	8,487	7,938	6.9%
金錢損失 Pecuniary Loss	2,900	3,018	-3.9%	1,575	1,670	-5.7%
其他 Others	3,703	3,258	13.7%	2,027	1,831	10.7%
總額 Total	55,669	53,555	3.9%	37,650	35,262	6.8%

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長期業務 (有效業務) Long Term Business (Inforce Business)												
業務類別 Class of Business	保單/計劃數目 Number of Policies/ Schemes			保費收入 Revenue Premiums								
	二零一九年 年底 End of 2019	二零一八年 年底 End of 2018	變動 Change	2019			2018			變動 Change		
				整付 Single (百萬元) (\$m)	非整付 Non-Single (百萬元) (\$m)	總額 Total (百萬元) (\$m)	整付 Single (百萬元) (\$m)	非整付 Non-Single (百萬元) (\$m)	總額 Total (百萬元) (\$m)	整付 Single	非整付 Non-Single	總額 Total
	個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	12,883,186	12,038,236	7.0%	40,045	417,085	457,130	44,090	352,419	396,509	-9.2%	18.3%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,279,356	1,337,831	-4.4%	11,450	16,233	27,683	16,987	17,855	34,842	-32.6%	-9.1%	-20.5%
其他個人業務 Other Individual Business	206,064	205,505	0.3%	0	1,628	1,628	0	1,529	1,529	NA	6.5%	6.5%
退休計劃團體業務 Retirement Scheme Group Business	370,741	362,605	2.2%	24,573	9,199	33,772	32,211	9,472	41,683	-23.7%	-2.9%	-19.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	18,652	19,219	-3.0%	0	4,352	4,352	0	3,613	3,613	NA	20.5%	20.5%
總額 Total	14,757,999	13,963,396	5.7%	76,068	448,497	524,565	93,288	384,888	478,176	-18.5%	16.5%	9.7%

長期業務 (終止業務及利益給付金額)

Long Term Business (Terminated Business and Benefit Payments)

業務類別 Class of Business	終止保單數目 Number of Policy Terminations					利益給付金額 Amount of Benefit Payments				
	2019			2018	變動 Change	2019		2018	變動 Change	
	失效/ 退保 Lapse/ Surrender	其他終止 Other Terminations	所有終止 All Terminations	所有終止 All Terminations		給予個人的 退保利益 Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)	給予個人的 其他申索 及利益 Other Claims and Benefits Paid to Individuals (百萬元) (\$m)	所有利益 給付金額 All Benefit Payments (百萬元) (\$m)		所有利益 給付金額 All Benefit Payments (百萬元) (\$m)
						給付予個人的 退保利益 Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)	給付予個人的 其他申索 及利益 Other Claims and Benefits Paid to Individuals (百萬元) (\$m)	所有利益 給付金額 All Benefit Payments (百萬元) (\$m)	所有利益 給付金額 All Benefit Payments (百萬元) (\$m)	變動 Change
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	401,988	178,203	580,191	556,792	4.2%	37,371	105,999	143,370	130,524	9.8%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	83,995	3,135	87,130	101,257	-14.0%	30,811	5,756	36,567	43,169	-15.3%
其他個人業務 Other Individual Business	8,324	12,891	21,215	19,110	11.0%	40	1,224	1,264	1,004	25.9%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	12,767	13,039	-2.1%	24,453	7,411	31,864	34,900	-8.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,901	2,959	-2.0%	5	2,602	2,607	2,208	18.1%
總額 Total	NA	NA	704,204	693,157	1.6%	92,680	122,992	215,672	211,805	1.8%

長期業務 (再保險業務)

Long Term Business (Reinsurance Business)

再保險業務總額 Total Reinsurance Business	保費收入 Revenue Premiums					
	分入再保險的可收取的保費 Premiums Receivable under Reinsurance Assumed (百萬元) (\$m)			分出再保險的應付的保費 Premiums Payable under Reinsurance Ceded (百萬元) (\$m)		
	2019	2018	變動 Change	2019	2018	變動 Change
	9,738	9,825	-0.9%	40,470	31,993	26.5%

內地訪客購買個人人壽產品
Statistics on Mainland visitors buying life insurance

新造保單數目（單位：份）
Number of new policies

保單類型 Types of policies	二零一九年 2019	二零一八年 2018	變動 Change
終身壽險 Whole Life	116,009 (33.6%)	136,761 (29.5%)	-15.2%
儲蓄壽險 Endowment	5,870 (1.7%)	7,027 (1.5%)	-16.5%
萬用壽險 Universal Life	2,307 (0.7%)	3,162 (0.7%)	-27.0%
醫療 Medical	10,132 (2.9%)	11,628 (2.5%)	-12.9%
危疾 Critical Illness	196,363 (56.9%)	287,788 (62.1%)	-31.8%
年金 Annuities	6,648 (1.9%)	1,920 (0.4%)	+246.3%
其他 Others	7,692 (2.2%)	15,433 (3.3%)	-50.2%
保單總數 Total no. of policies	345,021 (100%)	463,719 (100%)	-25.6%

新造保單保費（單位：百萬港元）
New office premiums (in million HKD)

保單類型 Types of policies	二零一九年 2019	二零一八年 2018	變動 Change
終身壽險 Whole Life	24,498 (56.5%)	27,413 (57.6%)	-10.6%
儲蓄壽險 Endowment	4,076 (9.4%)	1,886 (4.0%)	+116.1%
萬用壽險 Universal Life	6,227 (14.4%)	6,019 (12.7%)	+3.5%
醫療 Medical	92 (0.2%)	114 (0.2%)	-19.3%
危疾 Critical Illness	4,666 (10.8%)	6,469 (13.6%)	-27.9%
年金 Annuities	2,426 (5.6%)	642 (1.3%)	+277.9%
其他 Others	1,395 (3.2%)	5,032 (10.6%)	-72.3%
總保費 Total premiums	43,380 (100%)	47,575 (100%)	-8.8%

由於受刪除尾數的效果影響，不同附表中的數字，可能稍有差別。

Slight discrepancies may be found in figures reported in different tables due to the effect of rounding off.