

二零二二年臨時統計數字摘要
Summary on 2022 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
<u>長期業務(新造業務#) Long Term Business (New Business #)</u>	2022 (百萬元)(\$m)	2021 (百萬元)(\$m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	134,882	166,800	-19.1%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	64,624	61,835	4.5%
淨保費 Net Premiums	42,138	41,490	1.6%
承保利潤/(虧損) Underwriting Profit/(Loss)	4,186	1,958	113.8%

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		
	2022 (百萬元)(\$m)	2021 (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)	119,480	135,605	-11.9%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	14,899	30,796	-51.6%
其他個人業務 Other Individual Business	43	30	43.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	460	369	24.7%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	134,882	166,800	-19.1%

#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		
	2022 (百萬元)(\$m)	2021 (百萬元)(\$m)	變動 Change	2022 (百萬元)(\$m)	2021 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	19,015	17,558	8.3%	15,568	14,606	6.6%
汽車 Motor Vehicle	5,352	5,421	-1.3%	4,379	4,320	1.4%
貨運 Goods in Transit	1,867	1,652	13.0%	775	832	-6.9%
財產損壞 Property Damage	13,550	13,212	2.6%	5,452	5,707	-4.5%
一般法律責任 General Liability	14,993	14,173	5.8%	10,289	9,903	3.9%
金錢損失 Pecuniary Loss	5,615	5,870	-4.3%	3,580	4,067	-12.0%
其他 Others	4,232	3,949	7.2%	2,095	2,055	1.9%
總額 Total	64,624	61,835	4.5%	42,138	41,490	1.6%

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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								
	二零二二年 年底 End of 2022	二零二一年 年底 End of 2021	變動 Change	2022			2021			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)	13,874,096	13,768,394	0.8%	76,947	335,686	412,633	67,042	379,530	446,572	14.8%	-11.6%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,222,319	1,240,047	-1.4%	14,574	13,741	28,315	30,181	14,442	44,623	-51.7%	-4.9%	-36.5%
其他個人業務 Other Individual Business	115,362	114,119	1.1%	0	796	796	0	808	808	NA	-1.5%	-1.5%
退休計劃團體業務 Retirement Scheme Group Business	423,400	409,174	3.5%	36,503	8,009	44,512	35,297	8,628	43,925	3.4%	-7.2%	1.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,975	17,618	-3.6%	0	5,143	5,143	0	4,916	4,916	NA	4.6%	4.6%
總額 Total	15,652,152	15,549,352	0.7%	128,024	363,375	491,399	132,520	408,324	540,844	-3.4%	-11.0%	-9.1%

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				
	2022			2021	變動 Change	2022			2021	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)	
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	493,366	162,340	655,706	657,711	-0.3%	74,487	146,329	220,816	205,191	7.6%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	60,415	3,561	63,976	84,037	-23.9%	22,924	8,292	31,216	46,039	-32.2%
其他個人業務 Other Individual Business	4,469	1,793	6,262	4,667	34.2%	36	261	297	148	100.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	10,409	12,776	-18.5%	33,411	8,705	42,116	52,443	-19.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,775	2,752	0.8%	0	3,311	3,311	3,245	2.0%
總額 Total	NA	NA	739,128	761,943	-3.0%	130,858	166,898	297,756	307,066	-3.0%

長期業務 (再保險業務) Long Term Business (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)		
	2022	2021	變動 Change	2022	2021	變動 Change
再保險業務總額 Total Reinsurance Business	22,218	23,529	-5.6%	94,886	68,218	39.1%

內地訪客購買個人壽產品
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	二零二二年 2022	二零二一年 2021	變動 Change
終身壽險 Whole Life	2,342 (40.7%)	1,467 (33.2%)	↑ 59.6%
儲蓄壽險 Endowment	79 (1.4%)	74 (1.7%)	↑ 6.8%
萬用壽險 Universal Life	32 (0.6%)	34 (0.8%)	↓ 5.9%
醫療 Medical	1,092 (19.0%)	853 (19.3%)	↑ 28.0%
危疾 Critical Illness	1,839 (32.0%)	1,677 (37.9%)	↑ 9.7%
年金 Annuities	111 (1.9%)	68 (1.5%)	↑ 63.2%
其他 Others	257 (4.5%)	251 (5.7%)	↑ 2.4%
保單總數 Total no. of policies	5,752 (100%)	4,424 (100%)	↑ 30.0%

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	二零二二年 2022	二零二一年 2021	變動 Change
終身壽險 Whole Life	1,712 (82.9%)	376 (54.7%)	↑ 355.3%
儲蓄壽險 Endowment	44 (2.1%)	59 (8.6%)	↓ 25.4%
萬用壽險 Universal Life	74 (3.6%)	60 (8.7%)	↑ 23.3%
醫療 Medical	9 (0.4%)	7 (1.0%)	↑ 28.6%
危疾 Critical Illness	81 (3.9%)	58 (8.4%)	↑ 39.7%
年金 Annuities	41 (2.0%)	9 (1.3%)	↑ 355.6%
其他 Others	105 (5.1%)	119 (17.3%)	↓ 11.8%
總保費 Total premiums	2,066 (100%)	688 (100%)	↑ 200.3%

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.