

二零二三年一月至六月臨時統計數字摘要  
Summary on January - June 2023 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

概要 Highlights			
	2023		2022
	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (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)	103,138	81,889	25.9%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	36,984	35,202	5.1%
淨保費 Net Premiums	23,263	22,494	3.4%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,453	2,545	-42.9%

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		
	2023 一月至六月 Jan-Jun (百萬元)(\$m)	2022 一月至六月 Jan-Jun (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)	96,366	73,031	32.0%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	6,590	8,514	-22.6%
其他個人業務 Other Individual Business	24	21	14.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	158	323	-51.1%
<b>總額(不包括退休計劃) Total (exclude Retirement Scheme)</b>	<b>103,138</b>	<b>81,889</b>	<b>25.9%</b>

#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		
	2023 一月至六月 Jan-Jun (百萬元)(\$m)	2022 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change	2023 一月至六月 Jan-Jun (百萬元)(\$m)	2022 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	11,616	10,333	12.4%	9,512	8,539	11.4%
汽車 Motor Vehicle	2,884	2,703	6.7%	2,247	2,221	1.2%
貨運 Goods in Transit	926	1,050	-11.9%	386	397	-2.8%
財產損壞 Property Damage	7,637	6,963	9.7%	2,717	2,666	1.9%
一般法律責任 General Liability	7,745	8,000	-3.2%	5,306	5,486	-3.3%
金錢損失 Pecuniary Loss	2,800	2,875	-2.6%	1,629	1,658	-1.7%
其他 Others	3,376	3,278	3.0%	1,466	1,527	-4.0%
<b>總額 Total</b>	<b>36,984</b>	<b>35,202</b>	<b>5.1%</b>	<b>23,263</b>	<b>22,494</b>	<b>3.4%</b>

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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								
	二零二三年 六月底 End of Jun 2023	二零二二年 六月底 End of Jun 2022	變動 Change	二零二三年一月至六月 Jan - Jun 2023			二零二二年一月至六月 Jan - Jun 2022			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)	13,972,434	13,816,081	1.1%	47,223	180,316	227,539	47,954	172,758	220,712	-1.5%	4.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,206,556	1,235,034	-2.3%	6,441	6,293	12,734	8,436	6,701	15,137	-23.6%	-6.1%	-15.9%
其他個人業務 Other Individual Business	117,030	116,589	0.4%	0	382	382	0	399	399	NA	-4.3%	-4.3%
退休計劃團體業務 Retirement Scheme Group Business	428,711	417,724	2.6%	10,873	3,973	14,846	21,222	3,995	25,217	-48.8%	-0.6%	-41.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,819	17,338	-3.0%	0	3,248	3,248	0	3,186	3,186	NA	1.9%	1.9%
總額 Total	15,741,550	15,602,766	0.9%	64,537	194,212	258,749	77,612	187,039	264,651	-16.8%	3.8%	-2.2%

**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				變動 Change	利益給付金額 Amount of Benefit Payments				變動 Change
	二零二三年一月至六月 Jan - Jun 2023			二零二二年一月至六月 Jan - Jun 2022		二零二三年一月至六月 Jan - Jun 2023			二零二二年一月至六月 Jan - Jun 2022	
	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)	
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	273,319	72,217	345,536	324,953	6.3%	48,123	68,913	117,036	107,918	8.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	35,233	1,606	36,839	30,645	20.2%	15,653	4,265	19,918	15,717	26.7%
其他個人業務 Other Individual Business	2,303	1,717	4,020	2,908	38.2%	17	191	208	114	82.5%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	5,169	5,095	1.5%	12,953	3,549	16,502	23,552	-29.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,191	1,381	-13.8%	0	1,740	1,740	1,545	12.6%
總額 Total	NA	NA	392,755	364,982	7.6%	76,746	78,658	155,404	148,846	4.4%

**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)		
	二零二三年一月至六月 Jan - Jun 2023	二零二二年一月至六月 Jan - Jun 2022	變動 Change	二零二三年一月至六月 Jan - Jun 2023	二零二二年一月至六月 Jan - Jun 2022	變動 Change
	12,700	12,486	1.7%	28,396	32,544	-12.7%

**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	二零二三年一月至六月 Jan - Jun 2023	二零二二年一月至六月 Jan - Jun 2022	變動 Change
終身壽險 Whole Life	49,476 (54.6%)	554 (31.8%)	↑8830.7%
儲蓄壽險 Endowment	2,228 (2.5%)	37 (2.1%)	↑5921.6%
萬用壽險 Universal Life	324 (0.4%)	16 (0.9%)	↑1925.0%
醫療 Medical	3,955 (4.4%)	461 (26.5%)	↑757.9%
危疾 Critical Illness	30,727 (33.9%)	556 (32.0%)	↑5426.4%
年金 Annuities	2,413 (2.7%)	34 (2.0%)	↑6997.1%
其他 Others	1,479 (1.6%)	82 (4.7%)	↑1703.7%
<b>保單總數 Total no. of policies</b>	<b>90,602 (100%)</b>	<b>1,740 (100%)</b>	<b>↑5107.0%</b>

**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	二零二三年一月至六月 Jan - Jun 2023	二零二二年一月至六月 Jan - Jun 2022	變動 Change
終身壽險 Whole Life	25,618 (80.3%)	404 (74.8%)	↑6241.1%
儲蓄壽險 Endowment	3,398 (10.7%)	19 (3.5%)	↑17784.2%
萬用壽險 Universal Life	455 (1.4%)	38 (7.0%)	↑1097.4%
醫療 Medical	34 (0.1%)	4 (0.7%)	↑750.0%
危疾 Critical Illness	840 (2.6%)	26 (4.8%)	↑3130.8%
年金 Annuities	1,024 (3.2%)	11 (2.0%)	↑9209.1%
其他 Others	523 (1.6%)	38 (7.0%)	↑1276.3%
<b>總保費 Total premiums</b>	<b>31,892 (100%)</b>	<b>540 (100%)</b>	<b>↑5805.9%</b>

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.