

二零二三年一月至九月臨時統計數字摘要
Summary on January - September 2023 Provisional Statistics
 香港保險業務
Hong Kong Insurance Business

概要 Highlights	2023		2022		變動 Change
	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	
<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)	146,519		112,172		30.6%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	53,805		51,385		4.7%
淨保費 Net Premiums	34,722		33,724		3.0%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,519		3,397		-55.3%

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		
	2023 一月至九月 Jan-Sep (百萬元)(\$m)	2022 一月至九月 Jan-Sep (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)	137,282	99,886	37.4%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	8,965	11,859	-24.4%
其他個人業務 Other Individual Business	36	32	12.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	236	395	-40.3%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	146,519	112,172	30.6%

#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 一月至九月 Jan-Sep (百萬元)(\$m)	2022 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change	2023 一月至九月 Jan-Sep (百萬元)(\$m)	2022 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	17,120	15,537	10.2%	14,021	12,909	8.6%
汽車 Motor Vehicle	4,346	4,112	5.7%	3,386	3,365	0.6%
貨運 Goods in Transit	1,296	1,413	-8.3%	570	578	-1.4%
財產損壞 Property Damage	11,519	10,452	10.2%	4,220	4,176	1.1%
一般法律責任 General Liability	11,747	11,776	-0.2%	8,308	8,150	1.9%
金錢損失 Pecuniary Loss	3,996	4,388	-8.9%	2,448	2,747	-10.9%
其他 Others	3,781	3,707	2.0%	1,769	1,799	-1.7%
總額 Total	53,805	51,385	4.7%	34,722	33,724	3.0%

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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 九月底 End of Sep 2023	二零二二年 九月底 End of Sep 2022	變動 Change	二零二三年一月至九月 Jan - Sep 2023			二零二二年一月至九月 Jan - Sep 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)	14,027,503	13,839,427	1.4%	64,013	265,225	329,238	65,724	254,414	320,138	-2.6%	4.2%	2.8%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,191,723	1,228,689	-3.0%	8,677	9,499	18,176	11,720	10,167	21,887	-26.0%	-6.6%	-17.0%
其他個人業務 Other Individual Business	117,343	117,393	0.0%	0	570	570	0	599	599	NA	-4.8%	-4.8%
退休計劃團體業務 Retirement Scheme Group Business	431,528	421,323	2.4%	16,372	6,003	22,375	28,524	5,890	34,414	-42.6%	1.9%	-35.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,878	17,165	-1.7%	0	4,443	4,443	0	4,322	4,322	NA	2.8%	2.8%
總額 Total	15,784,975	15,623,997	1.0%	89,062	285,740	374,802	105,968	275,392	381,360	-16.0%	3.8%	-1.7%

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				
	二零二三年一月至九月 Jan - Sep 2023			二零二二年一月至九月 Jan - Sep 2022	變動 Change	二零二三年一月至九月 Jan - Sep 2023			二零二二年一月至九月 Jan - Sep 2022	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)	402,387	112,397	514,784	491,278	4.8%	73,894	106,264	180,158	164,263	9.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	54,946	2,441	57,387	47,542	20.7%	24,617	6,328	30,945	23,431	32.1%
其他個人業務 Other Individual Business	3,563	2,875	6,438	4,762	35.2%	31	310	341	204	67.2%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	8,346	7,832	6.6%	20,058	5,486	25,544	32,780	-22.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,763	2,108	-16.4%	0	2,692	2,692	2,491	8.1%
總額 Total	NA	NA	588,718	553,522	6.4%	118,600	121,080	239,680	223,170	7.4%

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)		
	二零二三年一月至九月 Jan - Sep 2023	二零二二年一月至九月 Jan - Sep 2022	變動 Change	二零二三年一月至九月 Jan - Sep 2023	二零二二年一月至九月 Jan - Sep 2022	變動 Change
	19,331	19,647	-1.6%	37,507	59,934	-37.4%

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	二零二三年一月至九月 Jan – Sep 2023	二零二二年一月至九月 Jan – Sep 2022	變動 Change
終身壽險 Whole Life	76,281 (53.7%)	1,183 (35.3%)	↑6348.1%
儲蓄壽險 Endowment	3,430 (2.4%)	59 (1.8%)	↑5713.6%
萬用壽險 Universal Life	514 (0.4%)	20 (0.6%)	↑2470.0%
醫療 Medical	6,244 (4.4%)	763 (22.8%)	↑718.3%
危疾 Critical Illness	49,416 (34.8%)	1,080 (32.2%)	↑4475.6%
年金 Annuities	3,542 (2.5%)	69 (2.1%)	↑5033.3%
其他 Others	2,654 (1.9%)	175 (5.2%)	↑1416.6%
保單總數 Total no. of policies	142,081 (100%)	3,349 (100%)	↑4142.5%

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	二零二三年一月至九月 Jan – Sep 2023	二零二二年一月至九月 Jan – Sep 2022	變動 Change
終身壽險 Whole Life	37,461 (80.0%)	767 (76.5%)	↑4784.1%
儲蓄壽險 Endowment	5,086 (10.9%)	35 (3.5%)	↑14431.4%
萬用壽險 Universal Life	645 (1.4%)	43 (4.3%)	↑1400.0%
醫療 Medical	53 (0.1%)	7 (0.7%)	↑657.1%
危疾 Critical Illness	1,361 (2.9%)	48 (4.8%)	↑2735.4%
年金 Annuities	1,462 (3.1%)	26 (2.6%)	↑5523.1%
其他 Others	781 (1.7%)	76 (7.6%)	↑927.6%
總保費 Total premiums	46,849 (100%)	1,002 (100%)	↑4575.5%

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.