

二零二五年一月至九月臨時統計數字摘要
Summary on January - September 2025 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

長期業務概要 Highlights for Long Term Business			
<u>長期業務(新造業務 #) Long Term Business (New Business #)</u>	2025	2024	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)	
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	264,452	169,595	55.9%

長期業務 (新造業務 #) Long Term Business (New Business #)			
業務種類 Type of Business	保單保費 Office Premiums		
	2025	2024	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)	
非相連長期個人業務 Non-Linked Long Term Individual Business	251,504	162,036	55.2%
分紅業務 Participating Business	226,275	141,368	60.1%
其他個人業務 Other Individual Business	25,229	20,668	22.1%
相連長期 (C 類別) Linked Long Term (Class C)	12,656	7,202	75.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	292	357	-18.2%
總額 Total	264,452	169,595	55.9%

#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.

長期業務 (有效業務) Long Term Business (Inforce Business)												
業務種類 Type of Business	保單/ 計劃數目 Number of Policies/ Schemes			保費收入 Revenue Premiums								
	二零二五年 九月底 End of Sep 2025	二零二四年 九月底 End of Sep 2024	變動 Change	二零二五年一月至九月 Jan - Sep 2025			二零二四年一月至九月 Jan - Sep 2024			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
非相連長期個人業務 Non-Linked Long Term Individual Business	14,875,251	14,437,137	3.0%	116,411	371,776	488,187	65,772	292,670	358,442	77.0%	27.0%	36.2%
分紅業務 Participating Business	11,066,459	10,648,300	3.9%	105,324	318,820	424,144	58,635	241,869	300,504	79.6%	31.8%	41.1%
其他個人業務 Other Individual Business	3,808,792	3,788,837	0.5%	11,087	52,956	64,043	7,137	50,801	57,938	55.3%	4.2%	10.5%
相連長期 (C 類別) Linked Long Term (Class C)	1,076,799	1,129,279	-4.6%	12,672	8,822	21,494	7,678	9,139	16,817	65.0%	-3.5%	27.8%
退休計劃團體業務 Retirement Scheme Group Business	360,323	371,711	-3.1%	33,545	5,482	39,027	20,097	5,415	25,512	66.9%	1.2%	53.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	15,785	16,511	-4.4%	0	5,411	5,411	0	4,989	4,989	不適用 N.A.	8.5%	8.5%
總額 Total	16,328,158	15,954,638	2.3%	162,628	391,491	554,119	93,547	312,213	405,760	73.8%	25.4%	36.6%

長期業務 (終止業務及利益給付金額) Long Term Business (Terminated Business and Benefit Payments)											
業務種類 Type of Business	終止保單數目 Number of Policy Terminations					利益給付金額 Amount of Benefit Payments					
	二零二五年一月至九月 Jan - Sep 2025				二零二四年一 月至九月 Jan - Sep 2024	變動 Change	二零二五年一月至九月 Jan - Sep 2025			二零二四年一 月至九月 Jan - Sep 2024	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	給付予個人的 退保利益		給付予個人的 其他申索 及利益	所有利益 給付金額	所有利益 給付金額		
					Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)		Paid to Individuals (百萬元) (\$m)	All Benefit Payments (百萬元) (\$m)	All Benefit Payments (百萬元) (\$m)		
非相連長期個人業務 Non-Linked Long Term Individual Business	383,692	147,612	531,304	554,299	-4.1%	87,903	121,494	209,397	210,420	-0.5%	
分紅業務 Participating Business	196,468	40,272	236,740	242,431	-2.3%	64,247	63,891	128,138	101,217	26.6%	
其他個人業務 Other Individual Business	187,224	107,340	294,564	311,868	-5.5%	23,656	57,603	81,259	109,203	-25.6%	
相連長期 (C 類別) Linked Long Term (Class C)	56,018	3,214	59,232	62,281	-4.9%	25,789	5,699	31,488	30,972	1.7%	
退休計劃團體業務 Retirement Scheme Group Business	不適用 N.A.	不適用 N.A.	24,088	8,600	180.1%	27,865	7,630	35,495	25,986	36.6%	
非退休計劃團體業務 Non-Retirement Scheme Group Business	不適用 N.A.	不適用 N.A.	2,013	1,839	9.5%	3	3,007	3,010	2,836	6.1%	
總額 Total	不適用 N.A.	不適用 N.A.	616,637	627,019	-1.7%	141,560	137,830	279,390	270,214	3.4%	

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)		
	二零二五年一月至九月 Jan - Sep 2025	二零二四年一月至九月 Jan - Sep 2024	變動 Change	二零二五年一月至九月 Jan - Sep 2025	二零二四年一月至九月 Jan - Sep 2024	變動 Change
	再保險業務總額 Total Reinsurance Business	20,440	32,343	-36.8%	48,186	24,911

一般業務概要 Highlights for General Business			
	2025	2024	變動 Change (%)
	總額 Total 一月至九月 Jan-Sep (百萬元)(\$ m)	總額 Total 一月至九月 Jan-Sep (百萬元)(\$ m)	
一般業務 General Business			
毛保費 Gross premium written	82,912	75,017	10.52%
淨保費 Net premium written	56,008	51,716	8.30%
已償付申索毛額 Gross claims paid	38,028	38,379	-0.91%
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	3,513	2,156	62.95%
經營業績 - 利潤/(虧損) Operating Results - Profit/(Loss)	10,139	6,737	50.50%

一般業務 General Business						
業務類別 Class of Business	毛保費 Gross premium written			未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)		
	2025	2024	變動 Change (%)	2025	2024	變動 Change (%)
	總額 Total 一月至九月 Jan-Sep (百萬元)(\$ m)	總額 Total 一月至九月 Jan-Sep (百萬元)(\$ m)		總額 Total 一月至九月 Jan-Sep (百萬元)(\$ m)	總額 Total 一月至九月 Jan-Sep (百萬元)(\$ m)	
意外及健康 Accident & Health	29,165	25,805	13.02%	392	(806)	-148.57%
汽車 Motor Vehicle	7,632	7,246	5.33%	(295)	(43)	580.87%
船舶、航空及運輸 Marine, Aviation, and Transport	6,021	3,784	59.11%	205	103	98.64%
財產損壞 Property Damage	21,725	20,441	6.28%	1,456	601	142.48%
僱員補償 Employees' Compensation	6,736	6,395	5.32%	1,046	674	55.28%
一般法律責任 General Liability	7,659	7,586	0.95%	(184)	720	-125.51%
金錢損失 Pecuniary Loss	3,973	3,760	5.68%	892	907	-1.69%
總額 Total	82,912	75,017	10.52%	3,513	2,156	62.95%
在岸業務 Onshore business	46,810	43,575	7.42%	3,318	2,407	37.87%
直接業務 Direct business	40,666	37,728	7.79%	2,985	2,426	23.06%
分入再保險業務 Reinsurance inward business	6,144	5,847	5.08%	333	(19)	-1851.62%
離岸業務 Offshore business	36,102	31,442	14.82%	195	(251)	-177.51%
直接業務 Direct business	3,501	1,745	100.64%	215	37	479.81%
分入再保險業務 Reinsurance inward business	32,601	29,697	9.78%	(21)	(288)	-92.87%

資產和負債資料 Information on Assets and Liabilities			
	2025	2025	2025
	截至三月 as at March (百萬元)(\$ m)	截至六月 as at June (百萬元)(\$ m)	截至九月 as at September (百萬元)(\$ m)
<u>一般業務 General Business</u>			
總資產 Total assets	325,360	331,103	335,497
總負債 Total liabilities	197,078	200,318	200,442
淨資產 Net assets	128,282	130,785	135,055