

二零二五年臨時統計數字摘要  
**Summary on 2025 Provisional Statistics**  
 香港保險業務  
**Hong Kong Insurance Business**

<b>長期業務概要 Highlights for Long Term Business</b>			
<u>長期業務(新造業務 #) Long Term Business (New Business #)</u>	2025 (百萬元)(\$m)	2024 (百萬元)(\$m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	330,941	219,756	50.6%

<b>長期業務 (新造業務 #) Long Term Business (New Business #)</b>			
業務種類 Type of Business	保單保費 Office Premiums		
	2025 (百萬元)(\$m)	2024 (百萬元)(\$m)	變動 Change
非相連長期個人業務 Non-Linked Long Term Individual Business	312,087	208,133	49.9%
分紅業務 Participating Business	282,820	182,384	55.1%
其他個人業務 Other Individual Business	29,267	25,749	13.7%
相連長期 (C 類別) Linked Long Term (Class C)	18,471	11,169	65.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	383	454	-15.6%
<b>總額 Total</b>	<b>330,941</b>	<b>219,756</b>	<b>50.6%</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.

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 年底 End of 2025	二零二四年 年底 End of 2024	變動 Change	2025			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	14,991,790	14,546,519	3.1%	145,999	486,658	632,657	85,450	386,315	471,765	70.9%	26.0%	34.1%
分紅業務 Participating Business	11,164,719	10,738,469	4.0%	133,168	420,179	553,347	75,356	323,034	398,390	76.7%	30.1%	38.9%
其他個人業務 Other Individual Business	3,827,071	3,808,050	0.5%	12,831	66,479	79,310	10,094	63,281	73,375	27.1%	5.1%	8.1%
相連長期 (C 類別) Linked Long Term (Class C)	1,066,537	1,115,774	-4.4%	18,178	11,978	30,156	11,802	12,176	23,978	54.0%	-1.6%	25.8%
退休計劃團體業務 Retirement Scheme Group Business	366,363	365,637	0.2%	42,126	7,136	49,262	28,436	7,263	35,699	48.1%	-1.7%	38.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	15,620	16,377	-4.6%	0	6,438	6,438	0	5,953	5,953	不適用 N.A.	8.1%	8.1%
總額 Total	16,440,310	16,044,307	2.5%	206,303	512,210	718,513	125,688	411,707	537,395	64.1%	24.4%	33.7%

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				
					變動 Change					變動 Change
	2025		2024			2025		2024		
	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)		
非相連長期個人業務 Non-Linked Long Term Individual Business	509,634	193,537	703,171	730,711	-3.8%	111,659	157,129	268,788	270,210	-0.5%
分紅業務 Participating Business	261,626	54,583	316,209	324,071	-2.4%	82,896	86,395	169,291	140,111	20.8%
其他個人業務 Other Individual Business	248,008	138,954	386,962	406,640	-4.8%	28,763	70,734	99,497	130,099	-23.5%
相連長期 (C 類別) Linked Long Term (Class C)	75,201	4,281	79,482	83,839	-5.2%	35,978	7,662	43,640	41,884	4.2%
退休計劃團體業務 Retirement Scheme Group Business	不適用 N.A.	不適用 N.A.	26,817	20,188	32.8%	36,216	10,320	46,536	36,549	27.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	不適用 N.A.	不適用 N.A.	2,652	2,438	8.8%	3	4,062	4,065	3,847	5.7%
總額 Total	不適用 N.A.	不適用 N.A.	812,122	837,176	-3.0%	183,856	179,173	363,029	352,490	3.0%

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)		
	2025	2024	變動 Change	2025	2024	變動 Change
	25,683	25,181	2.0%	59,574	33,516	77.7%

**一般業務概要 Highlights for General Business**

	2025	2024	變動 Change (%)
	總額 Total 一月至十二月 Jan-Dec (百萬元)(\$ m)	總額 Total 一月至十二月 Jan-Dec (百萬元)(\$ m)	
<u>一般業務 General Business</u>			
毛保費 Gross premium written	108,458	100,453	7.97%
淨保費 Net premium written	74,064	69,658	6.33%
已償付申索毛額 Gross claims paid	55,411	53,041	4.47%
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	2,858	3,267	-12.52%
經營業績 - 利潤/(虧損) Operating Results - Profit/(Loss)	11,364	8,137	39.66%

**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 一月至十二月 Jan-Dec (百萬元)(\$ m)	總額 Total 一月至十二月 Jan-Dec (百萬元)(\$ m)		總額 Total 一月至十二月 Jan-Dec (百萬元)(\$ m)	總額 Total 一月至十二月 Jan-Dec (百萬元)(\$ m)	
意外及健康 Accident & Health	39,644	34,625	14.49%	310	(806)	-138.46%
汽車 Motor Vehicle	9,633	9,497	1.44%	(100)	(23)	343.53%
船舶, 航空及運輸 Marine, Aviation, and Transport	7,128	6,364	12.01%	40	286	-85.95%
財產損壞 Property Damage	28,251	26,373	7.12%	173	2,613	-93.37%
僱員補償 Employees' Compensation	8,200	7,709	6.37%	1,724	1,262	36.66%
一般法律責任 General Liability	10,410	10,992	-5.30%	(320)	1,047	-130.55%
金錢損失 Pecuniary Loss	5,192	4,893	6.11%	1,030	(1,112)	-192.64%
<b>總額 Total</b>	<b>108,458</b>	<b>100,453</b>	<b>7.97%</b>	<b>2,858</b>	<b>3,267</b>	<b>-12.53%</b>
<b>在岸業務 Onshore business</b>	<b>59,091</b>	<b>55,766</b>	<b>5.96%</b>	<b>3,233</b>	<b>1,764</b>	<b>83.29%</b>
直接業務 Direct business	50,559	47,936	5.47%	3,147	1,125	179.76%
分入再保險業務 Reinsurance inward business	8,532	7,830	8.97%	86	639	-86.52%
<b>離岸業務 Offshore business</b>	<b>49,367</b>	<b>44,687</b>	<b>10.47%</b>	<b>(375)</b>	<b>1,504</b>	<b>-124.93%</b>
直接業務 Direct business	4,246	3,479	22.05%	90	54	68.61%
分入再保險業務 Reinsurance inward business	45,121	41,208	9.50%	(465)	1,450	-132.08%

**資產和負債資料 Information on Assets and Liabilities**

	2025		
	截至十二月 as at December (百萬元)(\$ m)	截至九月 as at September (百萬元)(\$ m)	截至六月 as at June (百萬元)(\$ m)
<u>一般業務 General Business</u>			
總資產 Total assets	337,877	335,497	331,103
總負債 Total liabilities	201,373	200,442	200,318
淨資產 Net assets	136,504	135,055	130,785