

二零二一年一月至三月臨時統計數字摘要
Summary on January - March 2021 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2021		2020
	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (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)	40,720	35,085	16.1%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	18,267	18,264	0.0%
淨保費 Net Premiums	11,950	12,221	-2.2%
承保利潤/(虧損) Underwriting Profit/(Loss)	512	329	55.6%

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		
	2021 一月至三月 Jan-Mar (百萬元)(\$m)	2020 一月至三月 Jan-Mar (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)	34,291	32,453	5.7%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	6,283	2,481	153.2%
其他個人業務 Other Individual Business	6	23	-73.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	140	128	9.4%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	40,720	35,085	16.1%

#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		
	2021 一月至三月 Jan-Mar (百萬元)(\$m)	2020 一月至三月 Jan-Mar (百萬元)(\$m)	變動 Change	2021 一月至三月 Jan-Mar (百萬元)(\$m)	2020 一月至三月 Jan-Mar (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	5,852	6,385	-8.3%	4,900	5,146	-4.8%
汽車 Motor Vehicle	1,380	2,007	-31.3%	1,106	1,745	-36.6%
貨運 Goods in Transit	454	481	-5.6%	235	253	-7.1%
財產損壞 Property Damage	3,331	2,636	26.4%	1,280	1,115	14.8%
一般法律責任 General Liability	3,742	3,677	1.8%	2,667	2,479	7.6%
金錢損失 Pecuniary Loss	1,266	1,018	24.3%	747	452	65.2%
其他 Others	2,242	2,060	8.8%	1,015	1,031	-1.5%
總額 Total	18,267	18,264	0.0%	11,950	12,221	-2.2%

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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								
	二零二一年 三月底 End of Mar 2021	二零二零年 三月底 End of Mar 2020	變動 Change	二零二一年一月至三月 Jan - Mar 2021			二零二零年一月至三月 Jan - Mar 2020			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)	13,541,856	12,995,835	4.2%	13,369	99,901	113,270	10,616	113,763	124,379	25.9%	-12.2%	-8.9%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,227,174	1,266,829	-3.1%	6,266	3,267	9,533	2,487	3,938	6,425	152.0%	-17.0%	48.4%
其他個人業務 Other Individual Business	110,808	205,261	-46.0%	0	202	202	0	391	391	NA	-48.3%	-48.3%
退休計劃團體業務 Retirement Scheme Group Business	400,583	372,370	7.6%	12,088	2,347	14,435	11,511	2,428	13,939	5.0%	-3.3%	3.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,669	18,532	-4.7%	0	1,679	1,679	0	1,597	1,597	NA	5.1%	5.1%
總額 Total	15,298,090	14,858,827	3.0%	31,723	107,396	139,119	24,614	122,117	146,731	28.9%	-12.1%	-5.2%

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					利益給付金額 Amount of Benefit Payments				
	二零二一年一月至三月 Jan - Mar 2021			二零二零年一月至三月 Jan - Mar 2020	變動 Change	二零二一年一月至三月 Jan - Mar 2021			二零二零年一月至三月 Jan - Mar 2020	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 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)	130,822	47,299	178,121	158,222	12.6%	9,015	36,949	45,964	36,469	26.0%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	22,385	714	23,099	19,161	20.6%	10,412	1,686	12,098	8,883	36.2%
其他個人業務 Other Individual Business	976	84	1,060	4,295	-75.3%	11	18	29	275	-89.5%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	2,856	2,541	12.4%	12,053	3,795	15,848	11,344	39.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	707	681	3.8%	0	787	787	699	12.6%
總額 Total	NA	NA	205,843	184,900	11.3%	31,491	43,235	74,726	57,670	29.6%

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)		
	二零二一年一月至三月 Jan - Mar 2021	二零二零年一月至三月 Jan - Mar 2020	變動 Change	二零二一年一月至三月 Jan - Mar 2021	二零二零年一月至三月 Jan - Mar 2020	變動 Change
	7,795	7,008	11.2%	21,391	67,684	-68.4%

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	二零二一年一月至三月 Jan – Mar 2021	二零二零年一月至三月 Jan – Mar 2020	變動 Change
終身壽險 Whole Life	338 (36.5%)	9,049 (37.4%)	↓ 96.3%
儲蓄壽險 Endowment	17 (1.8%)	1,007 (4.2%)	↓ 98.3%
萬用壽險 Universal Life	8 (0.9%)	204 (0.8%)	↓ 96.1%
醫療 Medical	178 (19.2%)	1,014 (4.2%)	↓ 82.4%
危疾 Critical Illness	321 (34.6%)	11,689 (48.3%)	↓ 97.3%
年金 Annuities	29 (3.1%)	494 (2.0%)	↓ 94.1%
其他 Others	36 (3.9%)	720 (3.0%)	↓ 95.0%
保單總數 Total no. of policies	927 (100%)	24,177 (100%)	↓ 96.2%

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	二零二一年一月至三月 Jan – Mar 2021	二零二零年一月至三月 Jan – Mar 2020	變動 Change
終身壽險 Whole Life	63 (61.2%)	2,610 (48.3%)	↓ 97.6%
儲蓄壽險 Endowment	1 (1.0%)	1,422 (26.3%)	↓ 99.9%
萬用壽險 Universal Life	14 (13.6%)	796 (14.7%)	↓ 98.2%
醫療 Medical	2 (1.9%)	9 (0.2%)	↓ 77.8%
危疾 Critical Illness	5 (4.9%)	313 (5.8%)	↓ 98.4%
年金 Annuities	3 (2.9%)	130 (2.4%)	↓ 97.7%
其他 Others	15 (14.6%)	121 (2.2%)	↓ 87.6%
總保費 Total premiums	103 (100%)	5,401 (100%)	↓ 98.1%

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.