

二零二二年一月至六月臨時統計數字摘要
Summary on January - June 2022 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights	2022		2021		變動 Change
	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (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)	81,889		80,547		1.7%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	35,202		33,381		5.5%
淨保費 Net Premiums	22,494		22,108		1.7%
承保利潤/(虧損) Underwriting Profit/(Loss)	2,545		794		220.5%

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		
	2022 一月至六月 Jan-Jun (百萬元)(\$m)	2021 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)	73,031	66,965	9.1%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	8,514	13,355	-36.2%
其他個人業務 Other Individual Business	21	15	40.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	323	212	52.4%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	81,889	80,547	1.7%

#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		
	2022 一月至六月 Jan-Jun (百萬元)(\$m)	2021 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change	2022 一月至六月 Jan-Jun (百萬元)(\$m)	2021 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	10,333	9,915	4.2%	8,539	8,261	3.4%
汽車 Motor Vehicle	2,703	2,683	0.7%	2,221	2,184	1.7%
貨運 Goods in Transit	1,050	881	19.2%	397	461	-13.9%
財產損壞 Property Damage	6,963	6,837	1.8%	2,666	2,817	-5.4%
一般法律責任 General Liability	8,000	7,376	8.5%	5,486	5,137	6.8%
金錢損失 Pecuniary Loss	2,875	2,814	2.2%	1,658	1,841	-9.9%
其他 Others	3,278	2,875	14.0%	1,527	1,407	8.5%
總額 Total	35,202	33,381	5.5%	22,494	22,108	1.7%

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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								
	二零二二年 六月底 End of Jun 2022	二零二一年 六月底 End of Jun 2021	變動 Change	二零二二年一月至六月 Jan - Jun 2022			二零二一年一月至六月 Jan - Jun 2021			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)	13,816,081	13,605,314	1.5%	47,954	172,758	220,712	28,987	197,197	226,184	65.4%	-12.4%	-2.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,235,034	1,227,630	0.6%	8,436	6,701	15,137	13,239	6,966	20,205	-36.3%	-3.8%	-25.1%
其他個人業務 Other Individual Business	116,589	112,072	4.0%	0	399	399	0	405	405	NA	-1.5%	-1.5%
退休計劃團體業務 Retirement Scheme Group Business	417,724	404,050	3.4%	21,222	3,995	25,217	19,387	4,553	23,940	9.5%	-12.3%	5.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,338	17,626	-1.6%	0	3,186	3,186	0	2,879	2,879	NA	10.7%	10.7%
總額 Total	15,602,766	15,366,692	1.5%	77,612	187,039	264,651	61,613	212,000	273,613	26.0%	-11.8%	-3.3%

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				
	二零二二年一月至六月 Jan - Jun 2022			二零二一年一月至六月 Jan - Jun 2021	變動 Change	二零二二年一月至六月 Jan - Jun 2022			二零二一年一月至六月 Jan - Jun 2021	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)	233,647	91,306	324,953	347,966	-6.6%	30,560	77,358	107,918	98,494	9.6%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	28,918	1,727	30,645	43,743	-29.9%	11,727	3,990	15,717	23,154	-32.1%
其他個人業務 Other Individual Business	2,194	714	2,908	2,160	34.6%	17	97	114	66	72.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	5,095	6,027	-15.5%	18,973	4,579	23,552	27,719	-15.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,381	1,369	0.9%	0	1,545	1,545	1,524	1.4%
總額 Total	NA	NA	364,982	401,265	-9.0%	61,277	87,569	148,846	150,957	-1.4%

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)		
	二零二二年一月至六月 Jan - Jun 2022	二零二一年一月至六月 Jan - Jun 2021	變動 Change	二零二二年一月至六月 Jan - Jun 2022	二零二一年一月至六月 Jan - Jun 2021	變動 Change
	12,486	11,551	8.1%	32,544	39,437	-17.5%

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	二零二二年一月至六月 Jan - Jun 2022	二零二一年一月至六月 Jan - Jun 2021	變動 Change
終身壽險 Whole Life	554 (31.8%)	631 (33.3%)	↓ 12.2%
儲蓄壽險 Endowment	37 (2.1%)	40 (2.1%)	↓ 7.5%
萬用壽險 Universal Life	16 (0.9%)	14 (0.7%)	↑ 14.3%
醫療 Medical	461 (26.5%)	381 (20.1%)	↑ 21.0%
危疾 Critical Illness	556 (32.0%)	714 (37.7%)	↓ 22.1%
年金 Annuities	34 (2.0%)	37 (2.0%)	↓ 8.1%
其他 Others	82 (4.7%)	79 (4.2%)	↑ 3.8%
保單總數 Total no. of policies	1,740 (100%)	1,896 (100%)	↓ 8.2%

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	二零二二年一月至六月 Jan - Jun 2022	二零二一年一月至六月 Jan - Jun 2021	變動 Change
終身壽險 Whole Life	404 (74.8%)	108 (50.0%)	↑ 274.1%
儲蓄壽險 Endowment	19 (3.5%)	27 (12.5%)	↓ 29.6%
萬用壽險 Universal Life	38 (7.0%)	22 (10.2%)	↑ 72.7%
醫療 Medical	4 (0.7%)	3 (1.4%)	↑ 33.3%
危疾 Critical Illness	26 (4.8%)	20 (9.3%)	↑ 30.0%
年金 Annuities	11 (2.0%)	5 (2.3%)	↑ 120.0%
其他 Others	38 (7.0%)	31 (14.4%)	↑ 22.6%
總保費 Total premiums	540 (100%)	216 (100%)	↑ 150.0%

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.