二零二六年一月至六月臨時統計數字摘要
Summary on January - June 2026 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

長期業務概要 Highlights for Long Term Business

長期業務(新造業務 #) Long Term Business (New Business #)	2026 一月至六月 Jan-Jun (百萬元)($m)	2025 一月至六月 Jan-Jun (百萬元)($m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	275,157	173,740	58.4%

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 2026 一月至六月 Jan-Jun (百萬元)($m)	2025 一月至六月 Jan-Jun (百萬元)($m)	變動 Change
非相連長期個人業務 Non-Linked Long Term Individual Business	262,929	166,632	57.8%
分紅業務 Participating Business	245,415	149,935	63.7%
其他個人業務 Other Individual Business	17,514	16,697	4.9%
相連長期 (C 類別) Linked Long Term (Class C)	12,020	6,918	73.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	208	190	9.5%
總額 Total	**275,157**	**173,740**	**58.4%**

#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								
				二零二六年一月至六月 Jan - Jun 2026			二零二五年一月至六月 Jan - Jun 2025			變動 Change		
	二零二六年六月底 End of Jun 2026	二零二五年六月底 End of Jun 2025	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	15,159,858	14,750,510	2.8%	173,889	291,902	465,791	76,877	244,896	321,773	126.2%	19.2%	44.8%
分紅業務 Participating Business	11,353,240	10,950,176	3.7%	167,660	254,598	422,258	69,271	208,830	278,101	142.0%	21.9%	51.8%
其他個人業務 Other Individual Business	3,806,618	3,800,334	0.2%	6,229	37,304	43,533	7,606	36,066	43,672	-18.1%	3.4%	-0.3%
相連長期 (C 類別) Linked Long Term (Class C)	1,046,352	1,087,583	-3.8%	12,054	5,709	17,763	6,993	5,694	12,687	72.4%	0.3%	40.0%
退休計劃團體業務 Retirement Scheme Group Business	365,553	356,690	2.5%	18,396	3,818	22,214	23,007	3,674	26,681	-20.0%	3.9%	-16.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	14,567	16,009	-9.0%	0	4,129	4,129	0	3,891	3,891	不適用 N.A.	6.1%	6.1%
總額 Total	16,586,330	16,210,792	2.3%	204,339	305,558	509,897	106,877	258,155	365,032	91.2%	18.4%	39.7%

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				
	二零二六年一月至六月 Jan - Jun 2026			二零二五年一月至六月 Jan - Jun 2025	變動 Change	二零二六年一月至六月 Jan - Jun 2026			二零二五年一月至六月 Jan - Jun 2025	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)	
非相連長期個人業務 Non-Linked Long Term Individual Business	263,268	109,122	372,390	363,520	2.4%	49,812	81,315	131,127	147,253	-11.0%
分紅業務 Participating Business	130,740	34,461	165,201	161,063	2.6%	36,512	40,095	76,607	89,715	-14.6%
其他個人業務 Other Individual Business	132,528	74,661	207,189	202,457	2.3%	13,300	41,220	54,520	57,538	-5.2%
相連長期 (C 類別) Linked Long Term (Class C)	36,604	1,926	38,530	39,495	-2.4%	17,965	4,045	22,010	20,478	7.5%
退休計劃團體業務 Retirement Scheme Group Business	不適用 N.A.	不適用 N.A.	5,121	20,499	-75.0%	20,994	3,707	24,701	22,124	11.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	不適用 N.A.	不適用 N.A.	1,974	1,326	48.9%	5	1,918	1,923	2,021	-4.8%
總額 Total	不適用 N.A.	不適用 N.A.	418,015	424,840	-1.6%	88,776	90,985	179,761	191,876	-6.3%

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)		
	二零二六年一月至六月 Jan - Jun 2026	二零二五年一月至六月 Jan - Jun 2025	變動 Change	二零二六年一月至六月 Jan - Jun 2026	二零二五年一月至六月 Jan - Jun 2025	變動 Change
再保險業務總額 Total Reinsurance Business	12,882	13,310	-3.2%	64,295	34,929	84.1%

一般業務概要 Highlights for General Business

	2026 總額 Total 一月至六月 Jan-Jun (百萬元)($ m)	2025 總額 Total 一月至六月 Jan-Jun (百萬元)($ m)	變動 Change (%)
一般業務 General Business			
毛保費 Gross premium written	63,745	58,448	9.06%
淨保費 Net premium written	42,142	39,857	5.73%
已償付申索毛額 Gross claims paid	31,272	25,589	22.21%
未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss)	5,802	1,643	253.10%
經營業績 - 利潤/(虧損) Operating Results - Profit/(Loss)	9,569	6,460	48.13%

一般業務 General Business

業務類別 Class of Business	毛保費 Gross premium written 2026 總額 Total 一月至六月 Jan-Jun (百萬元)($ m)	毛保費 Gross premium written 2025 總額 Total 一月至六月 Jan-Jun (百萬元)($ m)	毛保費 Gross premium written 變動 Change (%)	未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss) 2026 總額 Total 一月至六月 Jan-Jun (百萬元)($ m)	未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss) 2025 總額 Total 一月至六月 Jan-Jun (百萬元)($ m)	未貼現承保業績 - 利潤/(虧損) Undiscounted Underwriting Results - Profit/(Loss) 變動 Change (%)
意外及健康 Accident & Health	24,011	20,092	19.51%	531	398	33.22%
汽車 Motor Vehicle	5,830	5,443	7.10%	343	(336)	-201.86%
船舶, 航空及運輸 Marine, Aviation, and Transport	5,851	5,034	16.22%	(558)	84	-762.01%
財產損壞 Property Damage	15,327	15,052	1.83%	1,383	1,312	5.49%
僱員補償 Employees' Compensation	4,068	4,751	-14.37%	709	597	18.64%
一般法律責任 General Liability	5,691	5,478	3.88%	44	(216)	-120.58%
金錢損失 Pecuniary Loss	2,967	2,598	14.23%	3,350	(196)	-1805.91%
總額 Total	**63,745**	**58,448**	**9.06%**	**5,802**	**1,643**	**253.10%**
在岸業務 Onshore business	**33,190**	**32,512**	**2.08%**	**4,080**	**1,603**	**154.44%**
直接業務 Direct business	28,642	28,073	2.03%	4,747	1,278	271.32%
分入再保險業務 Reinsurance inward business	4,548	4,439	2.44%	(667)	325	-305.20%
離岸業務 Offshore business	**30,555**	**25,936**	**17.81%**	**1,722**	**40**	**4241.63%**
直接業務 Direct business	3,021	2,672	13.08%	(8)	110	-107.19%
分入再保險業務 Reinsurance inward business	27,534	23,264	18.35%	1,730	(70)	-2555.33%

資產和負債資料 Information on Assets and Liabilities

	2026 截至六月 as at June (百萬元)($ m)	2026 截至三月 as at March (百萬元)($ m)	2025 截至十二月 as at December (百萬元)($ m)
一般業務 General Business			
總資產 Total assets	358,546	351,932	337,877
總負債 Total liabilities	218,776	214,186	201,373
淨資產 Net assets	139,770	137,746	136,504