

香港長期保險業務的臨時統計數字
Provisional Statistics on Hong Kong Long Term Insurance Business

二零零六年一月至六月
January to June 2006

表格 HKLQ1-1
Form HKLQ1-1

新造直接個人人壽業務：類別 A 至 F
DIRECT INDIVIDUAL NEW BUSINESS: CLASSES A TO F

類別 Class	業務種類 Type of Business	此期間的新造業務 New Business During The Period						
		保單數目 No. of Policies		受保人數 No. of Lives	承保款項或全年年金 Amount of Sums Assured or Annuities Per Annum		此期間收入帳內的可收 取的整付保費 Single Premiums Receivable in Revenue Account in the Period	年度化保費 Annualized Premiums
		整付保費 Single Premiums	非整付保費 Non-single Premiums		整付保費 Single Premiums	非整付保費 Non-single Premiums		
A	(I) 年金除外的人壽保險 (I) Life assurance other than annuities				千港元 HK\$'00C	千港元 HK\$'00C	千港元 HK\$'00C	千港元 HK\$'00C
	基本計劃 Base Plan	24,610	309,940		6,803,483	84,637,675	5,736,697	3,917,424
	附加合約: Supplementary Contracts							
	意外及疾病 (醫療) Accident & Sickness (Medical)						0	116,434
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)						132	127,814
	非意外及疾病 Other than Accident & Sickness				450,948	11,028,005	149,634	102,141
	(II) 年金 (II) Annuities	33	660		5,132	953	63,152	14,581
	類別 A 總額 Total of Class A	24,643	310,600		7,259,563	95,666,633	5,949,615	4,278,394
B	婚姻及出生 Marriage and birth	0	80				0	396
C	相連長期 Linked long term							
	基本計劃 Base Plan	43,907	93,856		9,047,102	21,620,671	13,316,927	3,081,901
	附加合約: Supplementary Contracts							
	意外及疾病 (醫療) Accident & Sickness (Medical)						0	31,185
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)						0	34,273
	非意外及疾病 Other than Accident & Sickness				0	3,718,926	0	14,723
	類別 C 總額 Total of Class C	43,907	93,856		9,047,102	25,339,597	13,316,927	3,162,082
D	永久健康 Permanent health	0	16,354				0	77,548
E	聯合養老保險 Tontines	0	0				0	0
F	資本贖回 Capital redemption	0	0				0	0
	總額 Total	68,550	420,890		16,306,665	121,006,230	19,266,542	7,518,420

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新造直接團體人壽業務：類別 A 至 F 及 I
DIRECT GROUP NEW BUSINESS: CLASSES A TO F & I

類別 Class	業務種類 Type of Business	此期間的新造業務 New Business During The Period						
		保單數目 No. of Policies		受保人數 No. of Lives	承保款項或全年年金 Amount of Sums Assured or Annuities Per Annum		此期間收入帳內的可收 取的整付保費 Single Premiums Receivable in Revenue Account in the Period	年度化保費 Annualized Premiums
		整付保費 Single Premiums	非整付保費 Non-single Premiums		整付保費 Single Premiums	非整付保費 Non-single Premiums		
A	(I) 年金除外的人壽保險 (I) Life assurance other than annuities 基本計劃 Base Plan	0	131	53,331	千港元 HK\$'000 0	千港元 HK\$'000 12,038,134	千港元 HK\$'000 0	千港元 HK\$'000 13,093
	附加合約: Supplementary Contracts							
	意外及疾病(醫療) Accident & Sickness (Medical)						0	3,043
	意外及疾病(非醫療) Accident & Sickness (Non-medical)						0	1,472
	非意外及疾病 Other than Accident & Sickness				0	0	0	207
	(II) 年金 (II) Annuities	0	0	0	0	0	0	0
	類別 A 總額 Total of Class A	0	131	53,331	0	12,038,134	0	17,815
B	婚姻及出生 Marriage and birth	0	0	0			0	0
C	相連長期 Linked long term 基本計劃 Base Plan	0	0	0	0	0	0	0
	附加合約: Supplementary Contracts							
	意外及疾病(醫療) Accident & Sickness (Medical)						0	0
	意外及疾病(非醫療) Accident & Sickness (Non-medical)						0	0
	非意外及疾病 Other than Accident & Sickness				0	0	0	0
	類別 C 總額 Total of Class C	0	0	0	0	0	0	0
D	永久健康 Permanent health	0	5	78			0	133
E	聯合養老保險 Tontines	0	0	0			0	0
F	資本贖回 Capital redemption	0	0	0			0	0

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新造直接團體人壽業務：類別 A 至 F 及 I (續)

DIRECT GROUP NEW BUSINESS: CLASSES A TO F & I (continued)

類別 Class	業務種類 Type of Business	此期間的新造業務 New Business During The Period						
		保單數目 No. of Policies		受保人數 No. of Lives	承保款項或全年年金 Amount of Sums Assured or Annuities Per Annum		此期間收入帳內的可收 取的整付保費 Single Premiums Receivable in Revenue Account in the Period	年度化保費 Annualized Premiums
		整付保費 Single Premiums	非整付保費 Non-single Premiums		整付保費 Single Premiums	非整付保費 Non-single Premiums		
				千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	
I	退休計劃管理第 III 類 Retirement scheme management category III							
	基本計劃 Base Plan	0	1,540	53,019	0	18,133,909	0	30,450
	附加合約: Supplementary Contracts							
	意外及疾病 (醫療) Accident & Sickness (Medical)						0	35,484
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)						0	5,587
	非意外及疾病 Other than Accident & Sickness				0	259,958	0	164
	類別 I 總額 Total of Class I	0	1,540	53,019	0	18,393,867	0	71,685
	總額 Total	0	1,676	106,428	0	30,432,001	0	89,633

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有效直接個人人壽業務：類別 A 至 F

DIRECT INDIVIDUAL IN-FORCE BUSINESS: CLASSES A TO F

類別 Class	業務種類 Type of Business	此期間末的有效業務 Inforce business as at the end of the period			此期間收入賬內的可收取的保費 Premiums receivable in revenue account in the period		
		保單數目 No. of Policies	受保人數 No. of Lives	承保保額或全年年金 Amount of Sums Assured or Annuities Per Annum	整付保費 Single Premiums	非整付保費 Non-single Premiums	
						首年保費 First Year Premiums	續期保費 Renewal Premiums
A	(I) 年金除外的人壽保險 (I) Life assurance other than annuities			千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000
	基本計劃 Base Plan	5,899,008		1,834,506,665	5,783,308	3,899,699	19,481,263
	附加合約: Supplementary Contracts						
	意外及疾病 (醫療) Accident & Sickness (Medical)				0	137,821	921,933
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)				132	141,298	1,272,084
	非意外及疾病 Other than Accident & Sickness			328,126,305	149,642	100,844	712,801
	(II) 年金 (II) Annuities	5,777		22,768	63,285	8,065	31,555
類別 A 總額 Total of Class A	5,904,785		2,162,655,738	5,996,367	4,287,727	22,419,636	
B	婚姻及出生 Marriage and birth	6,190			0	486	20,822
C	相連長期 Linked long term						
	基本計劃 Base Plan	965,568		321,571,938	13,492,691	3,357,030	4,944,597
	附加合約: Supplementary Contracts						
	意外及疾病 (醫療) Accident & Sickness (Medical)				0	27,922	69,399
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)				0	43,116	157,743
	非意外及疾病 Other than Accident & Sickness			55,092,292	0	5,817	51,922
類別 C 總額 Total of Class C	965,568		376,664,230	13,492,691	3,433,885	5,223,661	
D	永久健康 Permanent health	211,393			0	76,104	448,196
E	聯合養老保險 Tontines	7			0	0	0
F	資本贖回 Capital redemption	11			0	0	0
	總額 Total	7,087,954		2,539,319,968	19,489,058	7,798,202	28,112,315

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有效直接團體人壽業務：類別 A 至 F 及 I
DIRECT GROUP IN-FORCE BUSINESS: CLASSES A TO F & I

類別 Class	業務種類 Type of Business	此期間末的有效業務 Inforce business as at the end of the period			此期間收入帳內的可收取的保費 Premiums receivable in revenue account in the period		
		保單數目 No. of Policies	受保人數 No. of Lives	承保保額或全年年金 Amount of Sums Assured or Annuities Per Annum	整付保費 Single Premiums	非整付保費 Non-single Premiums	
						首年保費 First Year Premiums	續期保費 Renewal Premiums
A	(I) 年金除外的人壽保險 (I) Life assurance other than annuities 基本計劃 Base Plan	1,135	363,325	千港元 HK\$'000 71,838,707	千港元 HK\$'000 1,846	千港元 HK\$'000 13,115	千港元 HK\$'000 77,071
	附加合約: Supplementary Contracts						
	意外及疾病 (醫療) Accident & Sickness (Medical)				0	3,136	18,831
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)				0	448	4,089
	非意外及疾病 Other than Accident & Sickness			0	0	318	2,214
	(II) 年金 (II) Annuities	0	0	0	0	0	0
	類別 A 總額 Total of Class A	1,135	363,325	71,838,707	1,846	17,017	102,205
	B	婚姻及出生 Marriage and birth	0	0		0	0
C	相連長期 Linked long term 基本計劃 Base Plan	0	0	0	0	0	0
	附加合約: Supplementary Contracts						
	意外及疾病 (醫療) Accident & Sickness (Medical)				0	0	0
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)				0	0	0
	非意外及疾病 Other than Accident & Sickness			0	0	0	0
	類別 C 總額 Total of Class C	0	0	0	0	0	0
	D	永久健康 Permanent health	145	10,499		0	150
E	聯合養老保險 Tontines	0	0		0	0	0
F	資本贖回 Capital redemption	0	0		0	0	0

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有效直接團體人壽業務：類別 A 至 F 及 I (續)

DIRECT GROUP IN-FORCE BUSINESS: CLASSES A TO F & I (continued)

類別 Class	業務種類 Type of Business	此期間末的有效業務 Inforce business as at the end of the period			此期間收入賬內的可收取的保費 Premiums receivable in revenue account in the period		
		保單數目 No. of Policies	受保人數 No. of Lives	承保保額或全年年金 Amount of Sums Assured or Annuities Per Annum	整付保費 Single Premiums	非整付保費 Non-single Premiums	
						首年保費 First Year Premiums	續期保費 Renewal Premiums
I	退休計劃管理第 III 類 Retirement scheme management category III			千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000
	基本計劃 Base Plan	14,303	761,855	352,052,174	0	26,115	323,967
	附加合約: Supplementary Contracts						
	意外及疾病 (醫療) Accident & Sickness (Medical)				599	46,297	198,886
	意外及疾病 (非醫療) Accident & Sickness (Non-medical)				0	5,364	59,099
	非意外及疾病 Other than Accident & Sickness			6,118,045	0	187	2,814
類別 I 總額 Total of Class I		14,303	761,855	358,170,219	599	77,963	584,766
總額 Total		15,583	1,135,679	430,008,926	2,445	95,130	691,906

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有效直接團體人壽業務：類別 G 及 H
DIRECT GROUP IN-FORCE BUSINESS: CLASSES G & H

類別 Class	業務種類 Type of Business	此期間末的有效業務 Inforce business as at the end of the period			此期間收入帳內的可收取的供款 Contributions receivable in revenue account in the period	
		計劃數目 No. of Schemes	承保保額或全年年金 Amount of sums assured or annuities per annum	期末基金結餘 Ending fund balance	整付供款 (包括轉讓供款) Single contributions including transferred-in contributions	非整付供款 Non-single contributions
G	退休計劃管理第 I 類 Retirement scheme management category I		千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000
	(a) 強制性公積金分類基金 (a) MPF subfunds		312,578	25,852,851	1,463,170	2,139,426
	(b) 其他基金 (b) Others		2,780,035	37,936,643	161,230	1,612,448
	類別 G 總額 Total of Class G		3,092,613	63,789,494	1,624,400	3,751,874
H	退休計劃管理第 II 類 Retirement scheme management category II					
	(a) 強制性公積金分類基金 (a) MPF subfunds		272,957	26,838,705	851,234	2,355,141
	(b) 其他基金 (b) Others		29,446	18,973,494	82,736	477,496
	類別 H 總額 Total of Class H		302,403	45,812,199	933,970	2,832,637
	總額 Total	292,238	3,395,016	109,601,693	2,558,370	6,584,511

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表格 HKLQ3-1
Form HKLQ3-1

有效直接個人人壽業務：類別 A 至 F
DIRECT INDIVIDUAL IN-FORCE BUSINESS: CLASSES A TO F

類別 Class	業務種類 Type of Business	此期間終止的保單數目 Number of policies terminated in the period				此期間的利息給付金額 Amount of benefit payments in the period	
		在第一至十三個月內失 效/ 退保 Lapsed/ Surrendered within 1st-13th contract month	在第十四至二十五個月 內失效/ 退保 Lapsed/ Surrendered within 14th-25th contract month	在第二十五個月後失效/ 退保 Lapsed/ Surrendered after 25th contract month	因其他原因終止 Terminations other than lapse/ surrender	給予個人的退保利益 Lapse/ Surrender benefits paid to individuals	給予個人的其他申索及 利益 Other claims and benefits paid to individuals
A	(I) 年金除外的人壽保險 (I) Life assurance other than annuities	62,417	29,373	102,613	11,999	千港元 HK\$'000 2,476,965	千港元 HK\$'000 5,189,039
	(II) 年金 (II) Annuities	116	107	10	18	7,323	3,397
	類別 A 總額 Total of Class A	62,533	29,480	102,623	12,017	2,484,288	5,192,436
B	婚姻及出生 Marriage and birth	9	10	144	(12)	1,316	2,090
C	相連長期 Linked long term	9,084	6,077	16,237	892	5,576,844	563,318
D	永久健康 Permanent health	5,016	3,906	9,544	4,558	144,338	91,038
E	聯合養老保險 Tontines	0	0	0	0	0	0
F	資本贖回 Capital redemption	0	0	0	0	0	0
	總額 Total	76,642	39,473	128,548	17,455	8,206,786	5,848,882

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有效直接團體人壽業務：所有類別
DIRECT GROUP IN-FORCE BUSINESS: ALL CLASSES

類別 Class	業務種類 Type of Business	此期間終止的保單數目 Number of policies terminated in the period	此期間的利益給付金額 Amount of benefit payments in the period	
			給予個人的退保利益 Lapse/ Surrender benefits paid to individuals	給予個人的其他申索及利益 Other claims and benefits paid to individuals
			千港元 HK\$'000	千港元 HK\$'000
A	(I) 年金除外的人壽保險 (I) Life assurance other than annuities	115	1,171	43,162
	(II) 年金 (II) Annuities	0	0	0
	類別 A 總額 Total of Class A	115	1,171	43,162
B	婚姻及出生 Marriage and birth	0	0	0
C	相連長期 Linked long term	0	0	0
D	永久健康 Permanent health	11	0	3,203
E	聯合養老保險 Tontines	0	0	0
F	資本贖回 Capital redemption	0	0	0
G & H	退休計劃管理第 I 及第 II 類 Retirement scheme management categories I & II	6,760	3,314,846	2,304,694
I	退休計劃管理第 III 類 Retirement scheme management category III	1,372	420	326,297
	總額 Total	8,258	3,316,437	2,677,356

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有效再保險業務
REINSURANCE IN-FORCE BUSINESS

類別 Class	業務種類 Type of Business	分入再保險 Reinsurance Assumed		分出再保險 Reinsurance Ceded	
		此期間末的承保保額或全 年年金 Amount of sums assured or annuities per annum as at the end of the period	此期間收入帳內的可收取 的保費 Premiums receivable in revenue account in the period	此期間末的承保保額或全 年年金 Amount of sums assured or annuities per annum as at the end of the period	此期間收入帳內的應付的保費 Premiums paid in revenue account in the period
		千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000
A	人壽 Life	698,065,230	633,488	909,590,246	1,703,355
	年金 Annuities	0	0	2,259	1
B	婚姻及出生 Marriage and birth	0	0	457,892	1,189
C	相連長期 Linked long term	0	0	89,838,249	272,988
D	永久健康 Permanent health	477,283	82,167	3,454,139	76,648
E	聯合養老保險 Tontines	0	0	0	0
F	資本贖回 Capital redemption	0	0	0	0
G	退休計劃管理第 I 類 Retirement scheme management category I	0	0	0	0
H	退休計劃管理第 II 類 Retirement scheme management category II	0	0	0	0
I	退休計劃管理第 III 類 Retirement scheme management category III	31,494,177	10,677	158,287,744	129,441
	未分類 Unclassified	0	0	0	861
	總額 Total	730,036,690	726,332	1,161,630,529	2,184,483

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表格 HKLQ5-1
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直接個人壽業務：類別 A 至 F
 DIRECT INDIVIDUAL BUSINESS: CLASSES A TO F

	香港直接個人壽業務總額 TOTAL HONG KONG DIRECT INDIVIDUAL BUSINESS	數目 NUMBER
銷售保單的保險公司 Selling Office	就轉保所發出的保單數目 No. of Policies Issued Relating to Policy Replacement	
	----- 對外轉保 ----- External	11,894
	----- 內部轉保 ----- Internal	5,781
	----- 總額 ----- Total	17,675
非銷售保單的保險公司 Non-selling Office	收到的客戶保障聲明書數目 No. of Customer Protection Declaration (CPD) Received	6,887

註：
Note:

參照香港保險業聯會於二零零二年十月一日實施的壽險轉保守則內的修訂程序。
 This has reference to the revised procedure on policy replacement implemented on 1 October 2002 by the Hong Kong Federation of Insurers under the Code of Practice for Life Insurance Replacement.

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表格 HKLQ6-1
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有關向內地訪客發出的保單的直接個人人壽業務：類別 A 至 F
DIRECT INDIVIDUAL BUSINESS IN RESPECT OF POLICIES ISSUED TO MAINLAND VISITORS: CLASSES A TO F

類別 Class	業務種類 Type of Business	新造業務 NEW BUSINESS				自2005年4月1日開始的有效業務 INFORCE BUSINESS COMMENCING FROM 1 APRIL 2005				此期間終止的保單 數目 NUMBER OF POLICIES TERMINATED IN THE PERIOD
		保單數目 No. of Policies		保費數額 Amount of Premiums		此期間末的保單數目 No. of Policies as at the end of the Period		此期間末的年度化 保費數額 Amount of Annualized Premiums as at the end of the Period		
		整付保費 Single Premiums	非整付保費 Non-single Premiums	整付保費 Single Premiums	年度化保費 Annualized Premiums	整付保費 Single Premiums	非整付保費 Non-single Premiums			
		千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000	千港元 HK\$'000			
A	人壽及年金 Life and annuity	867	8,137	556,363	388,741	2,076	19,605	976,468	231	
B	婚姻及出生 Marriage and birth	-	-	-	-	-	-	-	-	
C	相連長期 Linked long term	538	566	515,754	44,485	1,071	1,267	76,496	49	
D	永久健康 Permanent health	-	-	-	-	-	-	-	-	
E	聯合養老保險 Tontines	-	-	-	-	-	-	-	-	
F	資本贖回 Capital redemption	-	-	-	-	-	-	-	-	
	總額 Total	1,405	8,703	1,072,117	433,226	3,147	20,872	1,052,964	280	

註 於2005年，「期間」指由2005年4月1日開始的期間。

N.B. "the Period" for 2005 refers to the period commencing from 1 April 2005.

香港長期保險業務的臨時統計數字
Provisional Statistics on Hong Kong Long Term Insurance Business
二零零六年一月至六月
January to June 2006

新造直接業務
Direct New Business
個人人壽 (類別 A 至 F)
Individual Business (Classes A to F)

Name of Insurer 保險公司名稱		(1) 非投資相連 (類別 A) (1) Non-linked (Class A)				(2) 投資相連 (類別 C) (2) Linked (Class C)				(3) 其他 (類別 B, D, E & F) (3) Others (Classes B, D, E & F)		(4) 總額 (1)(a) + (2)(a) + (3) (4) Total (1)(a) + (2)(a) + (3)	
		(a) 人壽及年金 (a) Life & Annuity (所有保障) (All Coverages)		(b) 意外及疾病 (b) Accident & Sickness (只包括醫療部分) (Medical Part Only)		(a) 人壽及年金 (a) Life & Annuity (所有保障) (All Coverages)		(b) 意外及疾病 (b) Accident & Sickness (只包括醫療部分) (Medical Part Only)		整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)
		整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)						
Scottish Provident		-	-	-	-	-	-	-	-	-	-	-	-
Sincere Life	先施人壽	-	-	-	-	-	-	-	-	-	-	-	-
Standard Life Asia	標準亞洲	-	795	-	2	51	891	-	-	-	-	51	1,686
Sun Life Financial	永明金融	16,451	48,629	-	2,682	27,054	2,829	-	-	-	-	43,505	51,458
Sun Life Hong Kong	香港永明金融	17,830	37,044	-	3,265	389,697	51,999	-	1,568	-	-	407,527	89,043
Transamerica Life (Bermuda)	全美 (百慕達)	-	166	-	-	-	-	-	-	-	-	-	166
Transamerica	全美	141,034	60,791	-	-	-	-	-	-	-	-	141,034	60,791
Winterthur Life	瑞士豐泰人壽	-	1,845	-	95	1,309,474	167,420	-	6,750	-	-	1,309,474	169,265
Zurich Assurance		-	-	-	-	-	-	-	-	-	-	-	-
Zurich International		-	-	-	-	902,951	217,362	-	-	-	-	902,951	217,362
Zurich Life		643	27,736	-	-	93,158	267,340	-	-	-	-	93,801	295,076
Market Total	市場總額	5,949,615	4,278,394	-	116,434	13,316,927	3,162,082	-	31,185	-	77,944	19,266,542	7,518,420

香港長期保險業務的臨時統計數字
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二零零六年一月至六月
January to June 2006

新造直接業務

Direct New Business

團體人壽 (類別 A 至 F 及 I)

Group Business (Classes A to F & I)

Name of Insurer 保險公司名稱		保單數目 Number of Policies	受保人數 Number of Lives	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)
American Family Life		-	-	-	-
AIA (Bermuda)	美國友邦(百慕達)	226	14,815	-	11,141
AIA (HK)	美國友邦(香港)	-	-	-	-
Asia Insurance	亞洲保險	16	1,215	-	271
A Generali	忠利	53	11,146	-	9,352
Aviva Life		-	-	-	-
AXA HKLI		-	-	-	-
AXA China (Bermuda)		-	-	-	-
AXA China (HK)	國衛(香港)	46	2,188	-	2,157
AXA Life		-	-	-	-
Blue Cross		8	66	-	37
BOC Group Life		5	69	-	37
CIRe		-	-	-	-
China Life		6	83	-	138
CIGNA Worldwide		1	6	-	21
Citi Fubon Life		-	-	-	-
Clerical Medical		-	-	-	-
CMI		-	-	-	-
Crown Life		-	-	-	-
Dah Sing Life	大新人壽	1	24,361	-	-
Desjardins Financial Security		-	-	-	-
Friends Provident Int'l		-	-	-	-
Generali Int'l		-	-	-	-
Hang Seng Life	恒生人壽	2	15	-	2
Hannover Re		-	-	-	-

香港長期保險業務的臨時統計數字
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January to June 2006

新造直接業務

Direct New Business

團體人壽 (類別 A 至 F 及 I)

Group Business (Classes A to F & I)

Name of Insurer 保險公司名稱		保單數目 Number of Policies	受保人數 Number of Lives	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)
Hong Kong Life	香港人壽	-	-	-	-
HSBC Insurance	滙豐保險	-	-	-	-
HSBC Life	滙豐人壽	9	356	-	1,151
ING Life	ING Life	29	494	-	248
Cologne Re	德國科隆再保險	-	-	-	-
Geneva Life		-	-	-	-
Liberty Int'l	利寶國際	59	551	-	497
Manulife (Int'l)	宏利(國際)	902	16,165	-	35,635
Massachusetts Mutual		-	-	-	-
MassMutual Asia	美國萬通保險	121	2,082	-	7,739
Metropolitan Life	美商大都會人壽	46	21,289	-	7,278
Munich Re		-	-	-	-
New York Life	紐約人壽	-	-	-	-
Old Mutual Life		-	-	-	-
Pacific Century	盈科	66	6,495	-	7,784
Pacific Life	太平洋人壽	-	-	-	-
PLAL		-	-	-	-
PLL		-	-	-	-
Principal	美國信安	-	-	-	-
Prudential (UK)	英國保誠	26	1,051	-	716
QBE HKSI	昆士蘭聯保	13	390	-	104
RGA Re		-	-	-	-
Royal Skandia Life		-	-	-	-
Swiss Re	瑞士再保險	-	-	-	-
SMI		-	-	-	-

香港長期保險業務的臨時統計數字
Provisional Statistics on Hong Kong Long Term Insurance Business

二零零六年一月至六月
January to June 2006

新造直接業務

Direct New Business

團體人壽 (類別 A 至 F 及 I)

Group Business (Classes A to F & I)

Name of Insurer 保險公司名稱		保單數目 Number of Policies	受保人數 Number of Lives	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	年度化保費 Annualized Premiums (千港元) (HK\$'000)
Scottish Provident		-	-	-	-
Sincere Life 先施人壽		-	-	-	-
Standard Life Asia 標準亞洲		-	-	-	-
Sun Life Financial 永明金融		-	-	-	-
Sun Life Hong Kong 香港永明金融		35	3,288	-	4,232
Transamerica Life (Bermuda) 全美 (百慕達)		-	-	-	-
Transamerica 全美		-	-	-	-
Winterthur Life 瑞士豐泰人壽		-	-	-	-
Zurich Assurance		-	-	-	-
Zurich International		-	-	-	-
Zurich Life		6	303	-	1,093
Market Total 市場總額		1,676	106,428	-	89,633

香港長期保險業務的臨時統計數字
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二零零六年一月至六月
January to June 2006

有效直接業務

Direct Inforce Business

個人人壽及年金 (類別 A 及 C)

Individual Life and Annuity (Classes A & C)

		(1) 非投資相連個人業務 (類別 A)				(2) 投資相連個人業務 (類別 C)			
		(1) Non-Linked Individual Business (Class A)				(2) Linked Individual Business (Class C)			
		保單數目 Number of Policies	保額 Sums Assured (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)	保單數目 Number of Policies	保額 Sums Assured (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)
Name of Insurer	保險公司名稱								
Hong Kong Life	香港人壽	28,441	10,733,679	110,471	165,259	-	-	-	-
HSBC Insurance	滙豐保險	5,232	2,567,328	195	6,102	-	-	-	-
HSBC Life	滙豐人壽	181,872	120,409,790	875,214	3,246,439	22,917	9,957,859	1,123,756	467,363
ING Life	ING Life	187,203	75,992,785	70,366	933,651	434	90,579	30,285	717
Cologne Re	德國科隆再保險	-	-	-	-	-	-	-	-
Geneva Life		14	7,156	-	79	-	-	-	-
Liberty Int'l	利寶國際	-	-	-	-	-	-	-	-
Manulife (Int'l)	宏利(國際)	677,419	315,087,237	48,561	3,436,834	93,950	44,795,074	2,214,174	276,638
Massachusetts Mutual		176	231,980	-	1,521	-	-	-	-
MassMutual Asia	美國萬通保險	152,316	77,018,516	324,209	583,113	14,773	2,126,369	81,074	108,135
Metropolitan Life	美商大都會人壽	105,697	4,848,875	2,434	158,776	-	-	-	-
Munich Re		-	-	-	-	-	-	-	-
New York Life	紐約人壽	87,079	54,085,622	21,409	361,509	5,349	1,782,408	52,707	32,267
Old Mutual Life		-	-	-	-	396	42,240	-	4,434
Pacific Century	盈科	294,909	93,582,872	19,743	835,788	8,669	1,701,127	88,613	56,901
Pacific Life	太平洋人壽	1,583	1,571,733	-	4,260	-	-	-	-
PLAL		376	552,849	-	1,079	-	-	-	-
PLL		62	83,438	-	129	-	-	-	-
Principal	美國信安	17	6,600	4,513	-	-	-	-	-
Prudential (UK)	英國保誠	437,790	230,049,365	26,951	2,080,726	168,083	70,692,940	1,898,491	456,155
QBE HCSI	昆士蘭聯保	574	955,800	-	1,637	-	-	-	-
RGA Re		-	-	-	-	-	-	-	-
Royal Skandia Life		8	8,721	-	52	24,782	962,800	1,056,859	466,337
Swiss Re	瑞士再保險	-	-	-	-	-	-	-	-
SMI		100	120,543	-	-	-	-	-	-

香港長期保險業務的臨時統計數字
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有效直接業務
 Direct Inforce Business
 個人人壽及年金(類別 A 及 C)
 Individual Life and Annuity (Classes A & C)

		(1) 非投資相連個人業務 (類別 A) (1) Non-Linked Individual Business (Class A)				(2) 投資相連個人業務 (類別 C) (2) Linked Individual Business (Class C)			
		保單數目 Number of Policies	保額 Sums Assured (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)	保單數目 Number of Policies	保額 Sums Assured (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)
Name of Insurer	保險公司名稱								
Scottish Provident		-	-	-	-	1,942	432,922	(762)	24,168
Sincere Life	先施人壽	37	124	-	-	-	-	-	-
Standard Life Asia	標準亞洲	2,521	2,400,291	-	4,911	1,552	246,268	51	6,127
Sun Life Financial	永明金融	97,312	55,588,373	16,451	408,080	2,205	772,266	27,054	8,549
Sun Life Hong Kong	香港永明金融	196,857	84,563,082	17,830	652,620	22,979	4,321,015	389,697	104,103
Transamerica Life (Bermuda)	全美(百慕達)	22	85,351	-	154	-	-	-	-
Transamerica	全美	17,069	90,252,454	141,034	355,776	-	-	-	-
Winterthur Life	瑞士豐泰人壽	1,365	1,248,093	-	3,759	55,055	28,668,348	1,309,474	507,508
Zurich Assurance		99,202	41,540,680	7	329,664	6,281	1,668,273	-	32,720
Zurich International		52	61,445	-	224	27,710	9,827,634	998,251	627,102
Zurich Life		16,615	7,418,494	643	65,351	16,891	2,554,794	93,087	285,446
Market Total	市場總額	5,904,785	2,162,655,738	5,996,367	26,707,363	965,568	376,664,230	13,492,691	8,657,546

香港長期保險業務的臨時統計數字

Provisional Statistics on Hong Kong Long Term Insurance Business

二零零六年一月至六月

January to June 2006

有效直接業務

Direct Inforce Business

其他個人業務 (類別 B, D, E 及 F) 及個人業務總額

Other Individual Business (Classes B, D, E & F) and Total Individual Business

		(3) 其他個人業務 (類別 B, D, E 及 F)			個人業務總額 (1) + (2) + (3)			
		(3) Other Individual Business (Classes B, D, E & F)			Total Individual Business (1) + (2) + (3)			
Name of Insurer 保險公司名稱		保單數目	整付保費收入	非整付保費收入	保單數目	保額	整付保費收入	非整付保費收入
		Number of Policies	Single Revenue Premiums (千港元) (HK\$'000)	Non-Single Revenue Premiums (千港元) (HK\$'000)	Number of Policies	Sums Assured (千港元) (HK\$'000)	Single Revenue Premiums (千港元) (HK\$'000)	Non-Single Revenue Premiums (千港元) (HK\$'000)
American Family Life		1,162	-	429	1,162	-	-	429
AIA (Bermuda)	美國友邦(百慕達)	18,785	-	36,679	1,638,872	545,586,417	2,014,690	7,400,062
AIA (HK)	美國友邦(香港)	4,333	-	2,788	356,901	1,103,601	-	201,697
Asia Insurance	亞洲保險	-	-	-	76	70,809	-	127
A Generali	忠利	-	-	-	228	368,064	-	1,698
Aviva Life	英傑華人壽	-	-	-	24,232	5,969,480	563,408	180,312
AXA HKLI	國衛人壽	-	-	-	134,532	55,556,373	9,195	624,407
AXA China (Bermuda)	國衛(百慕達)	-	-	-	578,627	212,078,558	652,120	1,985,799
AXA China (HK)	國衛(香港)	-	-	-	220,805	45,597,144	37,065	712,927
AXA Life	安盛人壽	-	-	-	23	1,300	-	21
Blue Cross	藍十字	4	-	7	24,106	4,581,934	13,924	307,278
BOC Group Life	中銀集團人壽	-	-	-	97,772	23,066,125	3,197,543	280,647
CIRe	中再國際	-	-	-	-	-	-	-
China Life	中國人壽	-	-	-	100,799	28,606,482	28,237	483,683
CIGNA Worldwide	信諾環球	54,830	-	137,924	125,867	34,548,032	19,853	376,612
Citi Fubon Life	富邦花旗人壽	-	-	-	126,976	7,148,647	195,530	685,023
Clerical Medical		25	-	33	6,112	4,455,295	-	29,356
CMI		-	-	-	7,358	10,360,631	5,490	18,898
Crown Life	皇冠人壽	-	-	-	14,153	13,874,663	21,187	42,289
Dah Sing Life	大新人壽	-	-	-	81,309	14,597,380	(50)	286,895
Desjardins Financial Security		-	-	-	3,875	2,595,740	-	14,129
Friends Provident Int'l	英國友誠國際	-	-	-	29,088	10,672,160	652,364	531,891
Generali Int'l		-	-	-	15,932	1,377,413	431,699	1,089,095
Hang Seng Life	恒生人壽	-	-	-	294,799	65,387,528	603,961	3,187,331
Hannover Re		-	-	-	-	-	-	-

香港長期保險業務的臨時統計數字
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 二零零六年一月至六月
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有效直接業務

Direct Inforce Business

其他個人業務 (類別 B, D, E 及 F) 及個人業務總額

Other Individual Business (Classes B, D, E & F) and Total Individual Business

		(3) 其他個人業務 (類別 B, D, E 及 F) (3) Other Individual Business (Classes B, D, E & F)			個人業務總額 (1) + (2) + (3) Total Individual Business (1) + (2) + (3)			
		保單數目 Number of Policies	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)	保單數目 Number of Policies	保額 Sums Assured (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)
Name of Insurer	保險公司名稱							
Hong Kong Life	香港人壽	-	-	-	28,441	10,733,679	110,471	165,259
HSBC Insurance	滙豐保險	-	-	-	5,232	2,567,328	195	6,102
HSBC Life	滙豐人壽	-	-	-	204,789	130,367,649	1,998,970	3,713,802
ING Life	ING Life	3,440	-	10,246	191,077	76,083,364	100,651	944,614
Cologne Re	德國科隆再保險	-	-	-	-	-	-	-
Geneva Life		-	-	-	14	7,156	-	79
Liberty Int'l	利寶國際	-	-	-	-	-	-	-
Manulife (Int'l)	宏利(國際)	886	-	3,544	772,255	359,882,311	2,262,735	3,717,016
Massachusetts Mutual		-	-	-	176	231,980	-	1,521
MassMutual Asia	美國萬通保險	669	-	596	167,758	79,144,885	405,283	691,844
Metropolitan Life	美商大都會人壽	-	-	-	105,697	4,848,875	2,434	158,776
Munich Re		-	-	-	-	-	-	-
New York Life	紐約人壽	993	-	34,073	93,421	55,868,030	74,116	427,849
Old Mutual Life		-	-	-	396	42,240	-	4,434
Pacific Century	盈科	-	-	-	303,578	95,283,999	108,356	892,689
Pacific Life	太平洋人壽	-	-	-	1,583	1,571,733	-	4,260
PLAL		-	-	-	376	552,849	-	1,079
PLL		-	-	-	62	83,438	-	129
Principal	美國信安	-	-	-	17	6,600	4,513	-
Prudential (UK)	英國保誠	132,458	-	319,273	738,331	300,742,305	1,925,442	2,856,154
QBE HCSI	昆士蘭聯保	-	-	-	574	955,800	-	1,637
RGA Re		-	-	-	-	-	-	-
Royal Skandia Life		16	-	16	24,806	971,521	1,056,859	466,405
Swiss Re	瑞士再保險	-	-	-	-	-	-	-
SMI		-	-	-	100	120,543	-	-

香港長期保險業務的臨時統計數字
Provisional Statistics on Hong Kong Long Term Insurance Business
二零零六年一月至六月
January to June 2006

有效直接業務

Direct Inforce Business

其他個人業務 (類別 B, D, E 及 F) 及個人業務總額

Other Individual Business (Classes B, D, E & F) and Total Individual Business

		(3) 其他個人業務 (類別 B, D, E 及 F) (3) Other Individual Business (Classes B, D, E & F)			個人業務總額 (1) + (2) + (3) Total Individual Business (1) + (2) + (3)			
		保單數目 Number of Policies	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)	保單數目 Number of Policies	保額 Sums Assured (千港元) (HK\$'000)	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)
Name of Insurer	保險公司名稱							
Scottish Provident		-	-	-	1,942	432,922	(762)	24,168
Sincere Life	先施人壽	-	-	-	37	124	-	-
Standard Life Asia	標準亞洲	-	-	-	4,073	2,646,559	51	11,038
Sun Life Financial	永明金融	-	-	-	99,517	56,360,639	43,505	416,629
Sun Life Hong Kong	香港永明金融	-	-	-	219,836	88,884,097	407,527	756,723
Transamerica Life (Bermuda)	全美 (百慕達)	-	-	-	22	85,351	-	154
Transamerica	全美	-	-	-	17,069	90,252,454	141,034	355,776
Winterthur Life	瑞士豐泰人壽	-	-	-	56,420	29,916,441	1,309,474	511,267
Zurich Assurance		-	-	-	105,483	43,208,953	7	362,384
Zurich International		-	-	-	27,762	9,889,079	998,251	627,326
Zurich Life		-	-	-	33,506	9,973,288	93,730	350,797
Market Total	市場總額	217,601	-	545,608	7,087,954	2,539,319,968	19,489,058	35,910,517

香港長期保險業務的臨時統計數字
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有效直接業務
Direct Inforce Business
團體業務 (類別 A 至 I)
Group Business (Classes A to I)

		非退休計劃團體業務 (類別 A 至 F 及 I) Non-Retirement Scheme Group Business (Classes A to F & I)				退休計劃團體業務 (類別 G 及 H) Retirement Scheme Group Business (Classes G & H)			
		保單數目 Number of Policies	受保人數 Number of Lives	整付保費收入 Single Revenue Premiums (千港元) (HK\$'000)	非整付保費收入 Non-Single Revenue Premiums (千港元) (HK\$'000)	計劃數目 Number of Schemes	期末基金結餘 Ending Fund Balance (千港元) (HK\$'000)	整付供款收入 Single Revenue Contributions (千港元) (HK\$'000)	非整付供款收入 Non-Single Revenue Contributions (千港元) (HK\$'000)
Name of Insurer	保險公司名稱								
Scottish Provident		-	-	-	-	-	-	-	
Sincere Life	先施人壽	-	-	-	-	-	-	-	
Standard Life Asia	標準亞洲	-	-	-	-	-	-	-	
Sun Life Financial	永明金融	-	-	-	-	-	-	-	
Sun Life Hong Kong	香港永明金融	558	83,335	-	85,465	15,039	5,108,256	463,868	
Transamerica Life (Bermuda)	全美 (百慕達)	-	-	-	-	-	-	-	
Transamerica	全美	-	-	-	-	-	-	-	
Winterthur Life	瑞士豐泰人壽	-	-	-	-	-	-	-	
Zurich Assurance		-	-	-	2	2	3,671	19	
Zurich International		6	6	-	220	107	600,338	1,649	
Zurich Life		132	24,570	-	19,097	-	-	-	
Market Total	市場總額	15,583	1,135,679	2,445	787,036	292,238	109,601,693	2,558,370	6,584,511

List of Insurers Covered in these Statistics

本統計數字所涵蓋的保險公司名單

Name of Insurer	保險公司名稱	Abbreviated Name	簡稱	Type of Business Authorized	獲授權業務類型
A merican Family Life Assurance Company of Columbus		American Family Life		Long Term	長期
American International Assurance Company (Bermuda) Limited		AIA (Bermuda)	美國友邦(百慕達)	Composite	綜合
American International Assurance Company, Limited	美國友邦保險有限公司	AIA (HK)	美國友邦(香港)	Composite	綜合
Asia Insurance Company, Limited	亞洲保險有限公司	Asia Insurance	亞洲保險	Composite	綜合
Assicurazioni Generali Societa per Azioni		A Generali	忠利	Composite	綜合
Aviva Life Insurance Company Limited	英傑華人壽保險有限公司	Aviva Life	英傑華人壽	Long Term	長期
AXA (Hong Kong) Life Insurance Company Limited	國衛(香港)人壽保險有限公司	AXA HKLI	國衛(人壽)	Long Term	長期
AXA China Region Insurance Company (Bermuda) Limited		AXA China (Bermuda)	國衛(百慕達)	Composite	綜合
AXA China Region Insurance Company Limited	國衛保險有限公司	AXA China (HK)	國衛(香港)	Composite	綜合
AXA Life Insurance Company Limited		AXA Life	安盛人壽	Composite	綜合
B lue Cross (Asia-Pacific) Insurance Limited	藍十字(亞太)保險有限公司	Blue Cross	藍十字	Composite	綜合
BOC Group Life Assurance Company Limited	中銀集團人壽保險有限公司	BOC Group Life	中銀集團人壽	Long Term	長期
C hina International Reinsurance Company Limited	中國國際再保險有限公司	CIRe	中再國際	Composite	綜合
China Life Insurance (Overseas) Company Limited	中國人壽保險(海外)股份有限公司	China Life	中國人壽	Long Term	長期
CIGNA Worldwide Insurance Company		CIGNA Worldwide	信諾環球	Composite	綜合
Citi Fubon Life Insurance Company Hong Kong Limited	香港富邦花旗人壽保險有限公司	Citi Fubon Life	富邦花旗人壽	Long Term	長期
Clerical Medical Investment Group Limited		Clerical Medical		Long Term	長期
CMI Insurance Company Limited		CMI		Long Term	長期
Crown Life Insurance Company		Crown Life	皇冠人壽	Long Term	長期
D ah Sing Life Assurance Company Limited		Dah Sing Life	大新人壽	Long Term	長期
Desjardins Sécurité Financière, Compagnie d'Assurance Vie (Desjardins Financial Security Life Assurance Company)		Desjardins Financial Security		Long Term	長期
F riends Provident International Limited	英國友誠國際有限公司	Friends Provident Int'l	英國友誠國際	Long Term	長期
G enerali International Limited		Generali Int'l		Long Term	長期
H ang Seng Life Limited	恒生人壽保險有限公司	Hang Seng Life	恒生人壽	Long Term	長期
Hannover Rückversicherung AG		Hannover Re		Composite	綜合
Hong Kong Life Insurance Limited	香港人壽保險有限公司	Hong Kong Life	香港人壽	Long Term	長期
HSBC Insurance (Asia) Limited	滙豐保險(亞洲)有限公司	HSBC Insurance	滙豐保險	Composite	綜合
HSBC Life (International) Limited		HSBC Life	滙豐人壽	Long Term	長期
I NG Life Insurance Company (Bermuda) Limited		ING Life	ING Life	Long Term	長期

List of Insurers Covered in these Statistics

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Name of Insurer	Abbreviated Name	Type of Business Authorized
保險公司名稱	簡稱	獲授權業務類型
K ölnische Rückversicherungs - Gesellschaft AG (Cologne Reinsurance Company Plc)	Cologne Re	Composite 綜合
L a Genevoise, Compagnie d'Assurances sur la Vie (Geneva, Life Insurance Company)	Geneva Life	Long Term 長期
Liberty International Insurance Limited	Liberty Int'l	Composite 綜合
M anulife (International) Limited	Manulife (Int'l)	Long Term 長期
Massachusetts Mutual Life Insurance Company	Massachusetts Mutual	Long Term 長期
MassMutual Asia Limited	MassMutual Asia	Long Term 長期
Metropolitan Life Insurance Company of Hong Kong Limited	Metropolitan Life	Long Term 長期
M ünchener Rückversicherungs - Gesellschaft (Munich Reinsurance Company)	Munich Re	Composite 綜合
N ew York Life Insurance Worldwide Ltd.	New York Life	Long Term 長期
O ld Mutual Life Assurance Company (South Africa) Limited	Old Mutual Life	Long Term 長期
P acific Century Insurance Company Limited	Pacific Century	Long Term 長期
Pacific Life Assurance Company, Limited - The	Pacific Life	Long Term 長期
Phoenix & London Assurance Limited	PLAL	Long Term 長期
Phoenix Life Limited	PLL	Long Term 長期
Principal Insurance Company (Hong Kong) Limited	Principal	Long Term 長期
Prudential Assurance Company Limited - The	Prudential (UK)	Composite 綜合
Q BE Hongkong & Shanghai Insurance Limited	QBE HKSI	Composite 綜合
R GA Reinsurance Company	RGA Re	Long Term 長期
Royal Skandia Life Assurance Limited	Royal Skandia Life	Long Term 長期
S chweizerische Rückversicherungs-Gesellschaft (Swiss Reinsurance Company)	Swiss Re	Composite 綜合
Scottish Mutual International Public Limited Company	SMI	Long Term 長期
Scottish Provident International Life Assurance Limited	Scottish Provident	Long Term 長期
Sincere Life Assurance Company Limited - The	Sincere Life	Long Term 長期
Standard Life (Asia) Limited	Standard Life Asia	Long Term 長期

List of Insurers Covered in these Statistics

本統計數字所涵蓋的保險公司名單

Name of Insurer	Abbreviated Name	Type of Business Authorized
保險公司名稱	簡稱	獲授權業務類型
Sun Life Financial (Hong Kong) Limited	Sun Life Financial	Long Term
Sun Life Hong Kong Limited	Sun Life Hong Kong	Long Term
T ransamerica Life (Bermuda) Ltd.	Transamerica Life (Bermuda)	Long Term
Transamerica Occidental Life Insurance Company	Transamerica	Long Term
W interthur Life (Hong Kong) Limited	Winterthur Life	Long Term
Z urich Assurance Ltd	Zurich Assurance	Long Term
Zurich International Life Limited	Zurich International	Long Term
"Zürich" Lebensversicherungs - Gesellschaft (Zurich Life Insurance Company Ltd)	Zurich Life	Long Term