

二零二零年臨時統計數字摘要
Summary on 2020 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights				
<div>長期業務 新造業務 # Long Term Business (New Business #)</div> <div>保單保費 不包括退休計劃 Office Premiums (exclude Retirement Scheme)</div> <div>一般業務 General Business</div> <div>毛保費 Gross Premiums</div> <div>淨保費 Net Premiums</div> <div>承保利潤/(虧損) Underwriting Profit/(Loss)</div>	2020 (百萬元)(\$m)	2019 (百萬元)(\$m)	變動 Change	
		133,411	172,716	-22.8%
		60,297	55,669	8.3%
		40,932	37,650	8.7%
		2,232	1,127	98.0%

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		
	2020 (百萬元)(\$m)	2019 (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)	120,224	160,384	-25.0%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	12,794	11,761	8.8%
其他個人業務 Other Individual Business	26	184	-85.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	367	387	-5.2%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	133,411	172,716	-22.8%

#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		
	2020 (百萬元)(\$m)	2019 (百萬元)(\$m)	變動 Change	2020 (百萬元)(\$m)	2019 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	17,581	18,332	-4.1%	14,189	14,717	-3.6%
汽車 Motor Vehicle	6,264	6,243	0.3%	5,241	5,219	0.4%
貨運 Goods in Transit	1,559	1,551	0.5%	808	915	-11.7%
財產損壞 Property Damage	12,443	10,240	21.5%	5,911	4,710	25.5%
一般法律責任 General Liability	13,930	12,700	9.7%	9,630	8,487	13.5%
金錢損失 Pecuniary Loss	4,704	2,900	62.2%	3,146	1,575	99.7%
其他 Others	3,816	3,703	3.1%	2,007	2,027	-1.0%
總額 Total	60,297	55,669	8.3%	40,932	37,650	8.7%

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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								
	二零二零年 年底 End of 2020	二零一九年 年底 End of 2019	變動 Change	2020			2019			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)	13,452,130	12,883,186	4.4%	48,242	415,619	463,861	40,045	417,085	457,130	20.5%	-0.4%	1.5%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,231,426	1,279,356	-3.7%	12,593	15,127	27,720	11,450	16,233	27,683	10.0%	-6.8%	0.1%
其他個人業務 Other Individual Business	110,076	206,064	-46.6%	0	815	815	0	1,628	1,628	NA	-49.9%	-49.9%
退休計劃團體業務 Retirement Scheme Group Business	397,713	370,741	7.3%	41,056	9,692	50,748	24,573	9,199	33,772	67.1%	5.4%	50.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,756	18,652	-4.8%	0	4,943	4,943	0	4,352	4,352	NA	13.6%	13.6%
總額 Total	15,209,101	14,757,999	3.1%	101,891	446,196	548,087	76,068	448,497	524,565	33.9%	-0.5%	4.5%

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				
					變動 Change					變動 Change
	2020			2019		2020			2019	
	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)	446,421	196,398	642,819	580,191	10.8%	36,914	115,991	152,905	143,370	6.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	81,595	3,137	84,732	87,130	-2.8%	33,590	6,122	39,712	36,567	8.6%
其他個人業務 Other Individual Business	3,308	1,641	4,949	21,215	-76.7%	40	217	257	1,264	-79.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	10,684	12,767	-16.3%	37,691	10,985	48,676	31,864	52.8%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,969	2,901	2.3%	0	2,779	2,779	2,607	6.6%
總額 Total	NA	NA	746,153	704,204	6.0%	108,235	136,094	244,329	215,672	13.3%

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)		
	2020	2019	變動 Change	2020	2019	變動 Change
	18,914	9,738	94.2%	112,390	40,470	177.7%

內地訪客購買個人人壽產品
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	二零二零年 2020	二零一九年 2019	變動 Change
終身壽險 Whole Life	10,466 (35.7%)	116,009 (33.6%)	-91.0%
儲蓄壽險 Endowment	1,307 (4.5%)	5,870 (1.7%)	-77.7%
萬用壽險 Universal Life	251 (0.9%)	2,307 (0.7%)	-89.1%
醫療 Medical	2,227 (7.6%)	10,132 (2.9%)	-78.0%
危疾 Critical Illness	13,966 (47.6%)	196,363 (56.9%)	-92.9%
年金 Annuities	592 (2.0%)	6,648 (1.9%)	-91.1%
其他 Others	510 (1.7%)	7,692 (2.2%)	-93.4%
保單總數 Total no. of policies	29,319 (100%)	345,021 (100%)	-91.5%

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	二零二零年 2020	二零一九年 2019	變動 Change
終身壽險 Whole Life	3,189 (46.7%)	24,498 (56.5%)	-87.0%
儲蓄壽險 Endowment	1,926 (28.2%)	4,076 (9.4%)	-52.7%
萬用壽險 Universal Life	997 (14.6%)	6,227 (14.4%)	-84.0%
醫療 Medical	19 (0.3%)	92 (0.2%)	-79.3%
危疾 Critical Illness	378 (5.5%)	4,666 (10.8%)	-91.9%
年金 Annuities	148 (2.2%)	2,426 (5.6%)	-93.9%
其他 Others	167 (2.4%)	1,395 (3.2%)	-88.0%
總保費 Total premiums	6,824 (100%)	43,380 (100%)	-84.3%

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.