

二零一七年臨時統計數字摘要  
Summary on 2017 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

概要 Highlights			
<u>長期業務(新造業務#) Long Term Business (New Business #)</u>	2017 (百萬元)(\$m)	2016 (百萬元)(\$m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	156,375	185,489	-15.7%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	48,137	45,643	5.5%
淨保費 Net Premiums	33,068	31,457	5.1%
承保利潤/(虧損) Underwriting Profit/(Loss)	(792)	1,606	-149.3%

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		
	2017 (百萬元)(\$m)	2016 (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)	142,905	179,147	-20.2%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	12,710	5,744	121.3%
其他個人業務 Other Individual Business	253	255	-0.8%
非退休計劃團體業務 Non-Retirement Scheme Group Business	507	343	47.8%
<b>總額(不包括退休計劃) Total (exclude Retirement Scheme)</b>	<b>156,375</b>	<b>185,489</b>	<b>-15.7%</b>

#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		
	2017 (百萬元)(\$m)	2016 (百萬元)(\$m)	變動 Change	2017 (百萬元)(\$m)	2016 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	15,671	13,985	12.1%	12,166	10,903	11.6%
汽車 Motor Vehicle	5,908	5,484	7.7%	4,963	4,615	7.5%
貨運 Goods in Transit	1,484	1,319	12.5%	933	849	9.9%
財產損壞 Property Damage	8,561	8,227	4.1%	4,344	4,265	1.9%
一般法律責任 General Liability	10,656	10,820	-1.5%	7,437	7,710	-3.5%
金錢損失 Pecuniary Loss	2,776	2,619	6.0%	1,549	1,354	14.4%
其他 Others	3,081	3,189	-3.4%	1,676	1,761	-4.8%
<b>總額 Total</b>	<b>48,137</b>	<b>45,643</b>	<b>5.5%</b>	<b>33,068</b>	<b>31,457</b>	<b>5.1%</b>

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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								
	二零一七年 年底 End of 2017	二零一六年 年底 End of 2016	變動 Change	2017			2016			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)	11,306,869	10,621,091	6.5%	52,845	328,374	381,219	70,856	274,067	344,923	-25.4%	19.8%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,392,276	1,486,383	-6.3%	12,507	19,206	31,713	5,441	23,159	28,600	129.9%	-17.1%	10.9%
其他個人業務 Other Individual Business	195,736	191,071	2.4%	0	1,373	1,373	0	1,219	1,219	NA	12.6%	12.6%
退休計劃團體業務 Retirement Scheme Group Business	348,424	342,619	1.7%	15,485	8,446	23,931	17,319	7,733	25,052	-10.6%	9.2%	-4.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,388	19,490	-0.5%	0	3,274	3,274	0	3,365	3,365	NA	-2.7%	-2.7%
總額 Total	13,262,693	12,660,654	4.8%	80,837	360,673	441,510	93,616	309,543	403,159	-13.7%	16.5%	9.5%

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				
	2017			2016	變動 Change	2017			2016	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)	363,286	192,065	555,351	578,589	-4.0%	25,100	81,368	106,468	100,259	6.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	123,890	4,021	127,911	100,857	26.8%	40,845	3,365	44,210	29,329	50.7%
其他個人業務 Other Individual Business	7,505	16,063	23,568	20,308	16.1%	195	962	1,157	861	34.4%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	13,093	13,596	-3.7%	11,856	7,305	19,161	19,994	-4.2%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	3,189	3,261	-2.2%	0	2,147	2,147	2,241	-4.2%
總額 Total	NA	NA	723,112	716,611	0.9%	77,996	95,147	173,143	152,684	13.4%

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)		
	2017	2016	變動 Change	2017	2016	變動 Change
	11,539	11,506	0.3%	33,091	29,862	10.8%

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	2016 年 Year of 2016	2017 年 Year of 2017	2017 年第一季 Q1 2017	2017 年第二季 Q2 2017	2017 年第三季 Q3 2017	2017 年第四季 Q4 2017
醫療／保障型 Medical / Protection	384,139 (94%)	387,690 (95%)	114,455 (95%)	89,399 (94%)	92,218 (95%)	91,618 (95%)
儲蓄／投資型 Savings / Investment	26,402 (6%)	21,962 (5%)	6,391 (5%)	5,518 (6%)	4,929 (5%)	5,124 (5%)
<b>保單總數 Total no. of policies</b>	<b>410,541 (100%)</b>	<b>409,652 (100%)</b>	<b>120,846 (100%)</b>	<b>94,917 (100%)</b>	<b>97,147 (100%)</b>	<b>96,742 (100%)</b>
與前期變化 Change from previous period	--	↓ 0.2%	↓ 9.3%	↓ 21.5%	↑ 2.3%	↓ 0.4%

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	2016 年 Year of 2016	2017 年 Year of 2017	2017 年第一季 Q1 2017	2017 年第二季 Q2 2017	2017 年第三季 Q3 2017	2017 年第四季 Q4 2017
醫療／保障型 Medical / Protection	39,797 (55%)	32,746 (64%)	12,407 (66%)	6,782 (58%)	6,642 (66%)	6,915 (67%)
儲蓄／投資型 Savings / Investment	32,891 (45%)	18,094 (36%)	6,401 (34%)	4,830 (42%)	3,464 (34%)	3,399 (33%)
<b>總保費 Total premiums</b>	<b>72,688 (100%)</b>	<b>50,840 (100%)</b>	<b>18,808 (100%)</b>	<b>11,612 (100%)</b>	<b>10,106 (100%)</b>	<b>10,314 (100%)</b>
與前期變化 Change from previous period	--	↓ 30.1%	↓ 20.8%	↓ 38.3%	↓ 13.0%	↑ 2.1%