

二零一九年一月至九月臨時統計數字摘要  
**Summary on January - September 2019 Provisional Statistics**  
**香港保險業務**  
**Hong Kong Insurance Business**

<b>概要 Highlights</b>			
	2019		2018
	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change
<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)	139,779	121,084	15.4%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	44,364	40,520	9.5%
淨保費 Net Premiums	30,294	28,022	8.1%
承保利潤/(虧損) Underwriting Profit/(Loss)	856	87	883.9%

<b>長期業務 (新造業務 #) Long Term Business (New Business #)</b>			
業務類別 Class of Business	保單保費 Office Premiums		
	2019		2018
	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (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)	130,779	107,357	21.8%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	8,532	13,182	-35.3%
其他個人業務 Other Individual Business	146	209	-30.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	322	336	-4.2%
<b>總額(不包括退休計劃)</b> <b>Total (exclude Retirement Scheme)</b>	<b>139,779</b>	<b>121,084</b>	<b>15.4%</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.

<b>一般業務 General Business</b>						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2019		2018	2019		2018
	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	15,029	13,665	10.0%	12,053	10,774	11.9%
汽車 Motor Vehicle	4,906	4,778	2.7%	4,121	4,065	1.4%
貨運 Goods in Transit	1,210	1,193	1.4%	719	797	-9.8%
財產損壞 Property Damage	7,894	7,081	11.5%	3,560	3,430	3.8%
一般法律責任 General Liability	9,886	8,769	12.7%	6,953	6,268	10.9%
金錢損失 Pecuniary Loss	2,179	2,246	-3.0%	1,107	1,128	-1.9%
其他 Others	3,260	2,788	16.9%	1,781	1,560	14.2%
<b>總額</b> <b>Total</b>	<b>44,364</b>	<b>40,520</b>	<b>9.5%</b>	<b>30,294</b>	<b>28,022</b>	<b>8.1%</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								
	二零一九年 九月底 End of Sep 2019	二零一八年 九月底 End of Sep 2018	變動 Change	二零一九年一月至九月 Jan - Sep 2019			二零一八年一月至九月 Jan - Sep 2018			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)	12,682,402	11,802,055	7.5%	30,389	311,294	341,683	31,558	254,784	286,342	-3.7%	22.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,295,365	1,347,732	-3.9%	8,388	12,087	20,475	12,941	12,805	25,746	-35.2%	-5.6%	-20.5%
其他個人業務 Other Individual Business	205,933	202,845	1.5%	0	1,210	1,210	0	1,118	1,118	NA	8.2%	8.2%
退休計劃團體業務 Retirement Scheme Group Business	369,748	354,508	4.3%	18,690	7,040	25,730	24,524	7,039	31,563	-23.8%	0.0%	-18.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	18,851	19,225	-1.9%	0	3,444	3,444	0	3,003	3,003	NA	14.7%	14.7%
總額 Total	14,572,299	13,726,365	6.2%	57,467	335,075	392,542	69,023	278,749	347,772	-16.7%	20.2%	12.9%

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				
	二零一九年一月至九月 Jan - Sep 2019			二零一八年一 月至九月 Jan - Sep 2018	變動 Change	二零一九年一月至九月 Jan - Sep 2019			二零一八年一 月至九月 Jan - Sep 2018	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)	298,199	133,418	431,617	426,094	1.3%	27,837	77,636	105,473	97,386	8.3%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	61,231	2,285	63,516	80,345	-20.9%	22,620	4,231	26,851	33,817	-20.6%
其他個人業務 Other Individual Business	5,798	10,746	16,544	14,498	14.1%	29	953	982	768	27.9%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	9,372	9,392	-0.2%	18,265	5,437	23,702	26,965	-12.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,175	2,314	-6.0%	0	1,891	1,891	1,624	16.4%
總額 Total	NA	NA	523,224	532,643	-1.8%	68,751	90,148	158,899	160,560	-1.0%

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)		
	二零一九年一月至九月 Jan - Sep 2019	二零一八年一月至九月 Jan - Sep 2018	變動 Change	二零一九年一月至九月 Jan - Sep 2019	二零一八年一月至九月 Jan - Sep 2018	變動 Change
	6,924	6,741	2.7%	26,268	24,522	7.1%

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	二零一九年一月至九月 Jan – Sep 2019	二零一八年一月至九月 Jan – Sep 2018	變動 Change
終身壽險 Whole Life	94,226 (33.2%)	95,012 (28.5%)	-0.8%
儲蓄壽險 Endowment	4,571 (1.6%)	5,335 (1.6%)	-14.3%
萬用壽險 Universal Life	2,085 (0.7%)	2,627 (0.8%)	-20.6%
醫療 Medical	7,870 (2.8%)	8,282 (2.5%)	-5.0%
危疾 Critical Illness	163,747 (57.7%)	209,949 (62.9%)	-22.0%
年金 Annuities	5,595 (2.0%)	1,434 (0.4%)	+290.2%
其他 Others	5,855 (2.1%)	11,219 (3.4%)	-47.8%
<b>保單總數 Total no. of policies</b>	<b>283,949 (100%)</b>	<b>333,858 (100%)</b>	<b>-14.9%</b>

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	二零一九年一月至九月 Jan – Sep 2019	二零一八年一月至九月 Jan – Sep 2018	變動 Change
終身壽險 Whole Life	19,624 (54.5%)	18,450 (54.1%)	+6.4%
儲蓄壽險 Endowment	3,547 (9.9%)	1,459 (4.3%)	+143.1%
萬用壽險 Universal Life	5,626 (15.6%)	5,189 (15.2%)	+8.4%
醫療 Medical	75 (0.2%)	83 (0.2%)	-9.6%
危疾 Critical Illness	3,885 (10.8%)	4,634 (13.6%)	-16.2%
年金 Annuities	2,120 (5.9%)	522 (1.5%)	+306.1%
其他 Others	1,107 (3.1%)	3,779 (11.1%)	-70.7%
<b>總保費 Total premiums</b>	<b>35,984 (100%)</b>	<b>34,116 (100%)</b>	<b>+5.5%</b>

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.