

二零二零年一月至三月臨時統計數字摘要
Summary on January - March 2020 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights	2020		2019	變動 Change
	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	
<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)	35,085	48,378		-27.5%
<u>一般業務 General Business</u>				
毛保費 Gross Premiums	18,264	16,587		10.1%
淨保費 Net Premiums	12,221	11,378		7.4%
承保利潤/(虧損) Underwriting Profit/(Loss)	329	44		647.7%

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		2019		變動 Change
	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	32,453	45,601		-28.8%	
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	2,481	2,646		-6.2%	
其他個人業務 Other Individual Business	23	50		-54.0%	
非退休計劃團體業務 Non-Retirement Scheme Group Business	128	81		58.0%	
總額(不包括退休計劃) Total (exclude Retirement Scheme)	35,085	48,378		-27.5%	

#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		變動 Change	2020		變動 Change
	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)		一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	
意外及健康 Accident & Health	6,385	5,986	6.7%	5,146	4,863	5.8%
汽車 Motor Vehicle	2,007	1,893	6.0%	1,745	1,637	6.6%
貨運 Goods in Transit	481	341	41.1%	253	227	11.5%
財產損壞 Property Damage	2,636	2,424	8.7%	1,115	1,163	-4.1%
一般法律責任 General Liability	3,677	3,160	16.4%	2,479	2,207	12.3%
金錢損失 Pecuniary Loss	1,018	640	59.1%	452	195	131.8%
其他 Others	2,060	2,143	-3.9%	1,031	1,086	-5.1%
總額 Total	18,264	16,587	10.1%	12,221	11,378	7.4%

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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 三月底 End of Mar 2020	二零一九年 三月底 End of Mar 2019	變動 Change	二零二零年一月至三月 Jan - Mar 2020			二零一九年一月至三月 Jan - Mar 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)	12,995,835	12,229,123	6.3%	10,616	113,763	124,379	9,780	106,124	115,904	8.5%	7.2%	7.3%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,266,829	1,325,215	-4.4%	2,487	3,938	6,425	2,561	4,039	6,600	-2.9%	-2.5%	-2.7%
其他個人業務 Other Individual Business	205,261	206,194	-0.5%	0	391	391	0	395	395	NA	-1.0%	-1.0%
退休計劃團體業務 Retirement Scheme Group Business	372,370	364,555	2.1%	11,511	2,428	13,939	5,566	2,507	8,073	106.8%	-3.2%	72.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	18,532	19,132	-3.1%	0	1,597	1,597	0	1,200	1,200	NA	33.1%	33.1%
總額 Total	14,858,827	14,144,219	5.1%	24,614	122,117	146,731	17,907	114,265	132,172	37.5%	6.9%	11.0%

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				
	二零二零年一月至三月 Jan - Mar 2020			二零一九年一月至三月 Jan - Mar 2019	變動 Change	二零二零年一月至三月 Jan - Mar 2020			二零一九年一月至三月 Jan - Mar 2019	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)	
	失	其	所	所	給	給	所	所		
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	116,080	42,142	158,222	141,712	11.7%	9,150	27,319	36,469	34,823	4.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	18,465	696	19,161	19,790	-3.2%	7,396	1,487	8,883	8,444	5.2%
其他個人業務 Other Individual Business	2,126	2,169	4,295	4,870	-11.8%	11	264	275	265	3.8%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	2,541	3,291	-22.8%	8,920	2,424	11,344	7,296	55.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	681	721	-5.5%	0	699	699	576	21.4%
總額 Total	NA	NA	184,900	170,384	8.5%	25,477	32,193	57,670	51,404	12.2%

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)		
	二零二零年一月至三月 Jan - Mar 2020	二零一九年一月至三月 Jan - Mar 2019	變動 Change	二零二零年一月至三月 Jan - Mar 2020	二零一九年一月至三月 Jan - Mar 2019	變動 Change
	7,008	2,879	143.4%	67,684	9,464	615.2%

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	二零二零年一月至三月 Jan – Mar 2020	二零一九年一月至三月 Jan – Mar 2019	變動 Change
終身壽險 Whole Life	9,049 (37.4%)	37,886 (33.5%)	-76.1%
儲蓄壽險 Endowment	1,007 (4.2%)	1,796 (1.6%)	-43.9%
萬用壽險 Universal Life	204 (0.8%)	715 (0.6%)	-71.5%
醫療 Medical	1,014 (4.2%)	2,687 (2.4%)	-62.3%
危疾 Critical Illness	11,689 (48.3%)	65,688 (58.1%)	-82.2%
年金 Annuities	494 (2.0%)	324 (0.3%)	+52.5%
其他 Others	720 (3.0%)	3,908 (3.5%)	-81.6%
保單總數 Total no. of policies	24,177 (100%)	113,004 (100%)	-78.6%

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	二零二零年一月至三月 Jan – Mar 2020	二零一九年一月至三月 Jan – Mar 2019	變動 Change
終身壽險 Whole Life	2,610 (48.3%)	7,673 (60.1%)	-66.0%
儲蓄壽險 Endowment	1,422 (26.3%)	964 (7.5%)	+47.5%
萬用壽險 Universal Life	796 (14.7%)	1,330 (10.4%)	-40.2%
醫療 Medical	9 (0.2%)	26 (0.2%)	-65.4%
危疾 Critical Illness	313 (5.8%)	1,547 (12.1%)	-79.8%
年金 Annuities	130 (2.4%)	82 (0.6%)	+58.5%
其他 Others	121 (2.2%)	1,150 (9.0%)	-89.5%
總保費 Total premiums	5,401 (100%)	12,772 (100%)	-57.7%

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.