

表 L1 個人人壽業務<sup>(1)</sup>  
Table L1 Individual Life Business<sup>(1)</sup>

| 表 L1a 有效個人人壽業務<br>Table L1a Individual Life In-Force Business |                            |             |             |             |             |                                                                                                                                                                 |             |             |             |             |
|---------------------------------------------------------------|----------------------------|-------------|-------------|-------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|
| 保險種類<br>Type of Insurance                                     | 保單數目<br>Number of Policies |             |             |             |             | 保單保費 / 保費收入 <sup>(4)&amp;(5)</sup><br>Office Premiums / Revenue Premiums <sup>(4)&amp;(5)</sup>                                                                 |             |             |             |             |
|                                                               | 2020                       | 2021        | 2022        | 2023        | 2024        | 2020                                                                                                                                                            | 2021        | 2022        | 2023        | 2024        |
|                                                               |                            |             |             |             |             | 百萬元<br>\$m                                                                                                                                                      | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m  |
| 非相連長期:<br>Non-Linked Long Term:                               |                            |             |             |             |             |                                                                                                                                                                 |             |             |             |             |
| 終身壽險<br>Whole of Life                                         | 8,420,756                  | 8,586,008   | 8,670,673   | 8,919,555   | 6,180,476   | 301,670.1                                                                                                                                                       | 300,393.5   | 295,640.9   | 293,176.0   | 285,986.2   |
| 儲蓄壽險<br>Endowment                                             | 868,643                    | 814,481     | 736,694     | 702,900     | 706,636     | 62,930.0                                                                                                                                                        | 59,622.9    | 41,555.8    | 52,754.8    | 53,758.3    |
| 定期壽險<br>Term                                                  | 958,955                    | 1,016,499   | 1,046,091   | 1,038,465   | 274,889     | 5,327.0                                                                                                                                                         | 5,685.1     | 6,072.8     | 6,231.8     | 2,160.2     |
| 其他<br>Others                                                  | 2,217,182                  | 2,299,312   | 2,369,048   | 2,390,413   | 6,188,140   | 48,773.9                                                                                                                                                        | 43,866.9    | 42,466.5    | 41,056.2    | 93,220.4    |
|                                                               | 12,465,536                 | 12,716,300  | 12,822,506  | 13,051,333  | 13,350,141  | 418,701.0                                                                                                                                                       | 409,568.4   | 385,736.0   | 393,218.8   | 435,125.1   |
| 相連長期:<br>Linked Long Term:                                    | 1,213,448                  | 1,222,818   | 1,206,722   | 1,162,931   | 1,114,214   | 39,869.1                                                                                                                                                        | 55,034.6    | 38,553.3    | 33,284.2    | 23,977.5    |
| 總數<br>Total                                                   | 13,678,984                 | 13,939,118  | 14,029,228  | 14,214,264  | 14,464,355  | 458,570.1                                                                                                                                                       | 464,603.0   | 424,289.3   | 426,503.0   | 459,102.6   |
| 保險種類<br>Type of Insurance                                     | 保額<br>Sums Assured         |             |             |             |             | 淨負債 / 現時估計值 (未減除所分出再保險前) - 在岸 - 直接業務 <sup>(4)&amp;(5)</sup><br>Net Liabilities / Current Estimate (Gross of RI ceded) - Onshore - Direct <sup>(4)&amp;(5)</sup> |             |             |             |             |
|                                                               | 2020                       | 2021        | 2022        | 2023        | 2024        | 2020                                                                                                                                                            | 2021        | 2022        | 2023        | 2024        |
|                                                               | 百萬元<br>\$m                 | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m                                                                                                                                                      | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m  | 百萬元<br>\$m  |
| 非相連長期:<br>Non-Linked Long Term:                               |                            |             |             |             |             |                                                                                                                                                                 |             |             |             |             |
| 終身壽險<br>Whole of Life                                         | 5,440,726.9                | 5,700,859.5 | 5,840,748.6 | 6,149,295.4 | 3,678,008.7 | 1,712,773.0                                                                                                                                                     | 1,874,504.1 | 1,512,621.6 | 1,664,201.1 | 1,500,514.1 |
| 儲蓄壽險<br>Endowment                                             | 388,608.7                  | 370,966.7   | 351,493.8   | 346,886.6   | 349,989.7   | 337,409.5                                                                                                                                                       | 317,159.9   | 283,510.7   | 280,861.0   | 282,634.5   |
| 定期壽險<br>Term                                                  | 503,731.3                  | 570,011.1   | 600,535.5   | 619,439.4   | 812,521.8   | 10,881.8                                                                                                                                                        | 10,740.2    | (12,051.8)  | (18,724.2)  | (11,381.6)  |
| 其他<br>Others                                                  | 1,220,478.8                | 1,270,260.4 | 1,301,382.1 | 1,281,361.4 | 3,957,535.7 | 241,423.3                                                                                                                                                       | 251,763.8   | 195,566.4   | 169,777.9   | 556,335.4   |
|                                                               | -                          | -           | -           | -           | -           | 31,661.0*                                                                                                                                                       | 36,836.9*   | 14,299.5*   | 104,372.5*  | -           |
|                                                               | 7,553,545.7                | 7,912,097.7 | 8,094,160.0 | 8,396,982.8 | 8,798,055.9 | 2,334,148.6                                                                                                                                                     | 2,491,004.9 | 1,993,946.4 | 2,200,488.3 | 2,328,102.4 |
| 相連長期:<br>Linked Long Term:                                    | 不適用<br>N.A.                | 不適用<br>N.A. | 不適用<br>N.A. | 不適用<br>N.A. | 546,178.6   | 335,089.4                                                                                                                                                       | 342,410.8   | 255,315.7   | 254,607.4   | 234,368.5   |
|                                                               | -                          | -           | -           | -           | -           | 135.1*                                                                                                                                                          | 205.4*      | 79.4*       | 165.7*      | -           |
|                                                               | -                          | -           | -           | -           | -           | 335,224.5                                                                                                                                                       | 342,616.2   | 255,395.1   | 254,773.1   | 234,368.5   |
| 總數<br>Total                                                   | 7,553,545.7                | 7,912,097.7 | 8,094,160.0 | 8,396,982.8 | 9,344,234.5 | 2,669,373.1                                                                                                                                                     | 2,833,621.1 | 2,249,341.5 | 2,455,261.4 | 2,562,470.9 |

\* 愛滋病及其他額外儲備。  
\* AIDS and other additional reserves.

| 表 L1b 新造個人人壽業務<br>Table L1b Individual Life New Business |                            |         |         |         |         |                         |            |            |            |            |
|----------------------------------------------------------|----------------------------|---------|---------|---------|---------|-------------------------|------------|------------|------------|------------|
| 保險種類<br>Type of Insurance                                | 保單數目<br>Number of Policies |         |         |         |         | 保單保費<br>Office Premiums |            |            |            |            |
|                                                          | 2020                       | 2021    | 2022    | 2023    | 2024    | 2020                    | 2021       | 2022       | 2023       | 2024       |
|                                                          |                            |         |         |         |         | 百萬元<br>\$m              | 百萬元<br>\$m | 百萬元<br>\$m | 百萬元<br>\$m | 百萬元<br>\$m |
| 非相連長期:<br>Non-Linked Long Term:                          |                            |         |         |         |         |                         |            |            |            |            |
| 終身壽險<br>Whole of Life                                    | 443,365                    | 411,339 | 342,795 | 493,058 | 409,413 | 68,098.5                | 91,551.3   | 100,906.8  | 122,999.4  | 156,410.8  |
| 儲蓄壽險<br>Endowment                                        | 93,307                     | 72,366  | 39,530  | 68,607  | 76,865  | 28,197.0                | 23,404.7   | 6,996.4    | 32,522.8   | 29,094.9   |
| 定期壽險<br>Term                                             | 195,914                    | 195,203 | 144,563 | 128,374 | 35,389  | 806.5                   | 799.3      | 549.3      | 634.4      | 127.5      |
| 其他<br>Others                                             | 275,613                    | 220,019 | 188,315 | 169,183 | 440,746 | 9,738.4                 | 6,005.2    | 4,168.0    | 2,716.3    | 10,085.8   |
|                                                          | 1,008,199                  | 898,927 | 715,203 | 859,222 | 962,413 | 106,840.4               | 121,760.5  | 112,620.5  | 158,872.9  | 195,719.0  |
| 相連長期:<br>Linked Long Term:                               | 36,802                     | 91,844  | 47,116  | 33,095  | 23,795  | 12,791.9                | 30,662.9   | 14,918.1   | 11,276.3   | 11,168.7   |
| 總數<br>Total                                              | 1,045,001                  | 990,771 | 762,319 | 892,317 | 986,208 | 119,632.3               | 152,423.4  | 127,538.6  | 170,149.2  | 206,887.7  |