

二零二四年一月至九月臨時統計數字摘要  
**Summary on January - September 2024 Provisional Statistics**  
 香港保險業務  
**Hong Kong Insurance Business**

| <b>長期業務 (新造業務 #) Long Term Business (New Business #)</b> |                                    |                                    |              |
|--|------------------------------------|------------------------------------|--------------|
| 業務種類<br>Type of Business                                 | 保單保費<br>Office Premiums            |                                    |              |
|  | 2024<br>一月至九月Jan-Sep<br>(百萬元)(\$m) | 2023<br>一月至九月Jan-Sep<br>(百萬元)(\$m) | 變動<br>Change |
| 非相連長期個人業務<br>Non-Linked Long Term Individual Business    | 162,036                            | 137,318                            | 18.0%        |
| 分紅業務<br>Participating Business                           | 141,368                            | 不適用<br>N.A.                        | 不適用<br>N.A.  |
| 其他個人業務<br>Other Individual Business                      | 20,668                             | 不適用<br>N.A.                        | 不適用<br>N.A.  |
| 相連長期 (C 類別)<br>Linked Long Term (Class C)                | 7,202                              | 8,965                              | -19.7%       |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business        | 357                                | 236                                | 51.3%        |
| <b>總額<br/>Total</b>                                      | <b>169,595</b>                     | <b>146,519</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.

長期業務 (有效業務)

Long Term Business (Inforce Business)

| 業務種類<br>Type of Business                              | 保單/ 計劃數目<br>Number of Policies/ Schemes |                                    |              | 保費收入<br>Revenue Premiums       |                                     |                               |                                |                                     |                               |              |                   |             |
|---|---|------------------------------------|--------------|--------------------------------|-------------------------------------|-------------------------------|--------------------------------|-------------------------------------|-------------------------------|--------------|-------------------|-------------|
|   | 二零二四年<br>九月底<br>End of Sep<br>2024      | 二零二三年<br>九月底<br>End of Sep<br>2023 | 變動<br>Change | 二零二四年一月至九月<br>Jan - Sep 2024   |                                     |                               | 二零二三年一月至九月<br>Jan - Sep 2023   |                                     |                               | 變動<br>Change |                   |             |
|   |   |                                    |              | 整付<br>Single<br>(百萬元)<br>(\$m) | 非整付<br>Non-Single<br>(百萬元)<br>(\$m) | 總額<br>Total<br>(百萬元)<br>(\$m) | 整付<br>Single<br>(百萬元)<br>(\$m) | 非整付<br>Non-Single<br>(百萬元)<br>(\$m) | 總額<br>Total<br>(百萬元)<br>(\$m) | 整付<br>Single | 非整付<br>Non-Single | 總額<br>Total |
| 非相連長期個人業務<br>Non-Linked Long Term Individual Business | 14,437,137                              | 14,144,846                         | 2.1%         | 65,772                         | 292,670                             | 358,442                       | 64,013                         | 265,795                             | 329,808                       | 2.7%         | 10.1%             | 8.7%        |
| 分紅業務<br>Participating Business                        | 10,648,300                              | 不適用<br>N.A.                        | 不適用<br>N.A.  | 58,635                         | 241,869                             | 300,504                       | 不適用<br>N.A.                    | 不適用<br>N.A.                         | 不適用<br>N.A.                   | 不適用<br>N.A.  | 不適用<br>N.A.       | 不適用<br>N.A. |
| 其他個人業務<br>Other Individual Business                   | 3,788,837                               | 不適用<br>N.A.                        | 不適用<br>N.A.  | 7,137                          | 50,801                              | 57,938                        | 不適用<br>N.A.                    | 不適用<br>N.A.                         | 不適用<br>N.A.                   | 不適用<br>N.A.  | 不適用<br>N.A.       | 不適用<br>N.A. |
| 相連長期 (C 類別)<br>Linked Long Term (Class C)             | 1,129,279                               | 1,191,723                          | -5.2%        | 7,678                          | 9,139                               | 16,817                        | 8,677                          | 9,499                               | 18,176                        | -11.5%       | -3.8%             | -7.5%       |
| 退休計劃團體業務<br>Retirement Scheme Group Business          | 371,711                                 | 431,528                            | -13.9%       | 20,097                         | 5,415                               | 25,512                        | 16,372                         | 6,003                               | 22,375                        | 22.8%        | -9.8%             | 14.0%       |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business     | 16,511                                  | 16,878                             | -2.2%        | 0                              | 4,989                               | 4,989                         | 0                              | 4,443                               | 4,443                         | 不適用<br>N.A.  | 12.3%             | 12.3%       |
| 總額<br>Total   | 15,954,638                              | 15,784,975                         | 1.1%         | 93,547                         | 312,213                             | 405,760                       | 89,062                         | 285,740                             | 374,802                       | 5.0%         | 9.3%              | 8.3%        |

長期業務 (終止業務及利益給付金額)

Long Term Business (Terminated Business and Benefit Payments)

| 業務種類<br>Type of Business                              | 終止保單數目<br>Number of Policy Terminations |                               |                             |                              |              | 利益給付金額<br>Amount of Benefit Payments   |   |   |   |              |
|---|---|-------------------------------|-----------------------------|------------------------------|--------------|--|---|---|---|--------------|
|   | 二零二四年一月至九月<br>Jan - Sep 2024            |                               |                             | 二零二三年一月至九月<br>Jan - Sep 2023 | 變動<br>Change | 二零二四年一月至九月<br>Jan - Sep 2024   |   |   | 二零二三年一月至九月<br>Jan - Sep 2023                          | 變動<br>Change |
|   | 失效/ 退保<br>Lapse/<br>Surrender           | 其他終止<br>Other<br>Terminations | 所有終止<br>All<br>Terminations | 所有終止<br>All<br>Terminations  |              | 給付予個人的退保利益<br>Lapse/<br>Surrender<br>Benefits Paid<br>to Individuals<br>(百萬元)<br>(\$m) | 給付予個人的其他申索及利益<br>Other Claims<br>and Benefits<br>Paid to<br>Individuals<br>(百萬元)<br>(\$m) | 所有利益給付金額<br>All Benefit<br>Payments<br>(百萬元)<br>(\$m) | 所有利益給付金額<br>All Benefit<br>Payments<br>(百萬元)<br>(\$m) |              |
|   |   |                               |                             |                              |              |  |   |   |   |              |
| 非相連長期個人業務<br>Non-Linked Long Term Individual Business | 394,367                                 | 159,932                       | 554,299                     | 521,222                      | 6.3%         | 83,457   | 126,963   | 210,420   | 180,499   | 16.6%        |
| 分紅業務<br>Participating Business                        | 202,241                                 | 40,190                        | 242,431                     | 不適用<br>N.A.                  | 不適用<br>N.A.  | 44,533   | 56,684  | 101,217   | 不適用<br>N.A.   | 不適用<br>N.A.  |
| 其他個人業務<br>Other Individual Business                   | 192,126                                 | 119,742                       | 311,868                     | 不適用<br>N.A.                  | 不適用<br>N.A.  | 38,924   | 70,279  | 109,203   | 不適用<br>N.A.   | 不適用<br>N.A.  |
| 相連長期 (C 類別)<br>Linked Long Term (Class C)             | 59,440                                  | 2,841                         | 62,281                      | 57,387                       | 8.5%         | 24,708   | 6,264   | 30,972  | 30,945  | 0.1%         |
| 退休計劃團體業務<br>Retirement Scheme Group Business          | 不適用<br>N.A.                             | 不適用<br>N.A.                   | 8,600                       | 8,346                        | 3.0%         | 20,624   | 5,362   | 25,986  | 25,544  | 1.7%         |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business     | 不適用<br>N.A.                             | 不適用<br>N.A.                   | 1,839                       | 1,763                        | 4.3%         | 5  | 2,831   | 2,836   | 2,692   | 5.3%         |
| 總額<br>Total   | 不適用<br>N.A.                             | 不適用<br>N.A.                   | 627,019                     | 588,718                      | 6.5%         | 128,794  | 141,420   | 270,214   | 239,680   | 12.7%        |

長期業務 (再保險業務)

Long Term Business (Reinsurance Business)

| 再保險業務總額<br>Total Reinsurance Business | 保費收入 Revenue Premiums  |                              |              |  |                              |              |
|---------------------------------------|--|------------------------------|--------------|--|------------------------------|--------------|
|                                       | 分入再保險的可收取的保費<br>Premiums Receivable under<br>Reinsurance Assumed<br>(百萬元)<br>(\$m) |                              |              | 分出再保險的應付的保費<br>Premiums Payable under<br>Reinsurance Ceded<br>(百萬元)<br>(\$m) |                              |              |
|                                       | 二零二四年一月至九月<br>Jan - Sep 2024   | 二零二三年一月至九月<br>Jan - Sep 2023 | 變動<br>Change | 二零二四年一月至九月<br>Jan - Sep 2024   | 二零二三年一月至九月<br>Jan - Sep 2023 | 變動<br>Change |
|                                       |  |                              |              |  |                              |              |
|                                       | 32,343   | 19,331                       | 67.3%        | 24,911   | 37,519                       | -33.6%       |

## 一般業務概要 Highlights for General Business

|   | 2024          |               | 2024          |               | 2024          |  |
|---|---------------|---------------|---------------|---------------|---------------|--|
|   | 在岸 Onshore    | 離岸 Offshore   | 在岸 Onshore    | 離岸 Offshore   | 總額 Total      |  |
| 一月至九月 Jan-Sep   | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep |  |
|   | (百萬元)(\$ m)   |               | (百萬元)(\$ m)   |               | (百萬元)(\$ m)   |  |
| <u>一般業務 General Business</u>  |               |               |               |               |               |  |
| 毛保費<br>Gross premium written  | 43,575        | 31,442        |               |               | 75,017        |  |
| 淨保費<br>Net premium written  | 30,628        | 21,088        |               |               | 51,716        |  |
| 未貼現承保業績 - 利潤/(虧損)<br>Undiscounted Underwriting Result - Profit/(Loss) | 2,407         | (251)         |               |               | 2,156         |  |

## 一般業務 General Business

| 業務類別<br>Class of Business                   | 毛保費<br>Gross premium written |               |               | 淨保費<br>Net premium written |               |               |
|---|------------------------------|---------------|---------------|----------------------------|---------------|---------------|
|   | 2024                         |               | 2024          |                            | 2024          |               |
|   | 在岸 Onshore                   | 離岸 Offshore   | 在岸 Onshore    | 離岸 Offshore                | 總額 Total      |               |
|   | 一月至九月 Jan-Sep                | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep              | 一月至九月 Jan-Sep | 一月至九月 Jan-Sep |
|   | (百萬元)(\$ m)                  |               | (百萬元)(\$ m)   |                            | (百萬元)(\$ m)   |               |
| 意外及健康<br>Accident & Health                  | 18,908                       | 6,897         | 25,805        | 15,210                     | 4,677         | 19,887        |
| 汽車<br>Motor Vehicle                         | 4,465                        | 2,781         | 7,246         | 3,368                      | 2,672         | 6,040         |
| 船舶、航空及運輸<br>Marine, Aviation, and Transport | 1,704                        | 2,080         | 3,784         | 707                        | 1,059         | 1,765         |
| 財產損壞<br>Property Damage                     | 6,785                        | 13,656        | 20,441        | 2,932                      | 8,150         | 11,082        |
| 僱員補償<br>Employees' Compensation             | 6,150                        | 246           | 6,395         | 5,011                      | 230           | 5,241         |
| 一般法律責任<br>General Liability                 | 3,882                        | 3,704         | 7,586         | 2,315                      | 3,062         | 5,377         |
| 金錢損失<br>Pecuniary Loss                      | 1,682                        | 2,077         | 3,760         | 1,086                      | 1,238         | 2,325         |
| <b>總額<br/>Total</b>                         | <b>43,575</b>                | <b>31,442</b> | <b>75,017</b> | <b>30,628</b>              | <b>21,088</b> | <b>51,716</b> |

註:新的風險為本資本制度(RBC)於2024年7月1日實施，一套新的監管申報表因此而產生。這份報告是建基於這些新的監管申報表，其中要求公司根據其財政年度，而不是日曆年度匯報其承保業績數據。因此，就某些財政年度結束日期不在12月31日的公司，本報告並不包含其2024年財政年度開始之前的數據。例如，如果公司的財政年度結束日期為3月31日，則此報告只包含其從2024年4月1日到本申報表季末的資料，而其2024財政年度開始之前（即上述範例中的2024年1月1日至2024年3月31日）的相關資料，則會以舊有的市場臨時統計數字的形式，在另一份工作表中呈現。所以，在闡釋市場承保表現時，務必留意上述事項。

Note: Please note that the new Risk-Based Capital (RBC) regime was implemented on 1 July 2024, which also led to a new set of regulatory returns. This report is based on these new regulatory returns, where companies are required to report underwriting performance data according to their financial year, not the calendar year. Consequently, for certain companies with their financial year end dates not falling on 31 December, data for the period prior to the start of their financial year in 2024 is not included in this report. For example, if the financial year end date is on 31 March, this report only contains data starting from 1 April 2024 up to the quarter end of this return. Data relevant to the period prior to the start of their respective 2024 financial year (i.e. from 1 January 2024 to 31 March 2024 under the aforementioned example) is presented in a separate worksheet using the previous market statistics layout. Please be cautious of the above when interpreting the results.

內地訪客購買個人壽產品

Statistics on Mainland visitors buying life insurance

新造保單數目（單位：份）

Number of new policies

| 保單類型<br>Types of policies             | 二零二四年一月至九月<br>January to September 2024 | 二零二三年一月至九月<br>January to September 2023 | 變動<br>Change   |
|---------------------------------------|---|---|----------------|
| 終身壽險<br>Whole Life                    | 97,125<br>(59.0%)                       | 76,281<br>(53.7%)                       | ↑ 27.3%        |
| 儲蓄壽險<br>Endowment                     | 5,961<br>(3.6%)                         | 3,430<br>(2.4%)                         | ↑ 73.8%        |
| 萬用壽險<br>Universal Life                | 492<br>(0.3%)                           | 514<br>(0.4%)                           | ↓ 4.3%         |
| 醫療<br>Medical                         | 8,540<br>(5.2%)                         | 6,244<br>(4.4%)                         | ↑ 36.8%        |
| 危疾<br>Critical Illness                | 46,547<br>(28.3%)                       | 49,416<br>(34.8%)                       | ↓ 5.8%         |
| 年金<br>Annuities                       | 2,861<br>(1.7%)                         | 3,542<br>(2.5%)                         | ↓ 19.2%        |
| 其他<br>Others                          | 3,096<br>(1.9%)                         | 2,654<br>(1.9%)                         | ↑ 16.7%        |
| <b>保單總數<br/>Total no. of policies</b> | <b>164,622<br/>(100%)</b>               | <b>142,081<br/>(100%)</b>               | <b>↑ 15.9%</b> |

新造保單保費（單位：百萬港元）

New office premiums (in million HKD)

| 保單類型<br>Types of policies     | 二零二四年一月至九月<br>January to September 2024 | 二零二三年一月至九月<br>January to September 2023 | 變動<br>Change  |
|-------------------------------|---|---|---------------|
| 終身壽險<br>Whole Life            | 37,345<br>(80.1%)                       | 37,461<br>(80.0%)                       | ↓ 0.3%        |
| 儲蓄壽險<br>Endowment             | 5,438<br>(11.7%)                        | 5,086<br>(10.9%)                        | ↑ 6.9%        |
| 萬用壽險<br>Universal Life        | 583<br>(1.2%)                           | 645<br>(1.4%)                           | ↓ 9.6%        |
| 醫療<br>Medical                 | 140<br>(0.3%)                           | 53<br>(0.1%)                            | ↑ 164.2%      |
| 危疾<br>Critical Illness        | 1,168<br>(2.5%)                         | 1,361<br>(2.9%)                         | ↓ 14.2%       |
| 年金<br>Annuities               | 790<br>(1.7%)                           | 1,462<br>(3.1%)                         | ↓ 46.0%       |
| 其他<br>Others                  | 1,181<br>(2.5%)                         | 781<br>(1.7%)                           | ↑ 51.2%       |
| <b>總保費<br/>Total premiums</b> | <b>46,645<br/>(100%)</b>                | <b>46,849<br/>(100%)</b>                | <b>↓ 0.4%</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.