

二零一八年一月至九月臨時統計數字摘要  
**Summary on January - September 2018 Provisional Statistics**  
 香港保險業務  
**Hong Kong Insurance Business**

<b>概要 Highlights</b>			
	2018		2017
	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
<b>長期業務(新造業務#) Long Term Business (New Business #)</b>			
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	121,084	116,611	3.8%
<b>一般業務 General Business</b>			
毛保費 Gross Premiums	40,520	37,821	7.1%
淨保費 Net Premiums	28,022	25,975	7.9%
承保利潤/(虧損) Underwriting Profit/(Loss)	87	(193)	145.1%

<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		
	2018		2017
	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)	107,357	106,839	0.5%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	13,182	9,142	44.2%
其他個人業務 Other Individual Business	209	176	18.8%
非退休計劃團體業務 Non-Retirement Scheme Group Business	336	454	-26.0%
<b>總額(不包括退休計劃) Total (exclude Retirement Scheme)</b>	<b>121,084</b>	<b>116,611</b>	<b>3.8%</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		
	2018		2017	2018		2017
	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	13,665	12,438	9.9%	10,774	9,666	11.5%
汽車 Motor Vehicle	4,778	4,740	0.8%	4,065	4,008	1.4%
貨運 Goods in Transit	1,193	1,119	6.6%	797	725	9.9%
財產損壞 Property Damage	7,081	6,560	7.9%	3,430	3,235	6.0%
一般法律責任 General Liability	8,769	8,313	5.5%	6,268	5,862	6.9%
金錢損失 Pecuniary Loss	2,246	1,945	15.5%	1,128	1,016	11.0%
其他 Others	2,788	2,706	3.0%	1,560	1,463	6.6%
<b>總額 Total</b>	<b>40,520</b>	<b>37,821</b>	<b>7.1%</b>	<b>28,022</b>	<b>25,975</b>	<b>7.9%</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								
	二零一八年 九月底 End of Sep 2018	二零一七年 九月底 End of Sep 2017	變動 Change	二零一八年一月至九月 Jan - Sep 2018			二零一七年一月至九月 Jan - Sep 2017			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)	11,802,055	11,126,374	6.1%	31,558	254,784	286,342	38,790	241,205	279,995	-18.6%	5.6%	2.3%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,347,732	1,417,511	-4.9%	12,941	12,805	25,746	9,041	14,395	23,436	43.1%	-11.0%	9.9%
其他個人業務 Other Individual Business	202,845	192,059	5.6%	0	1,118	1,118	0	1,007	1,007	NA	11.0%	11.0%
退休計劃團體業務 Retirement Scheme Group Business	354,508	347,238	2.1%	24,524 *	7,039	31,563	11,884	6,301	18,185	106.4%	11.7%	73.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,225	19,415	-1.0%	0	3,003	3,003	0	2,743	2,743	NA	9.5%	9.5%
總額 Total	13,726,365	13,102,597	4.8%	69,023	278,749	347,772	59,715	265,651	325,366	15.6%	4.9%	6.9%

\* 退休計劃團體業務保費收入上升，主要原因為一間保險公司的報告基準調整。

Revenue premiums of Retirement Scheme Group business increased mainly due to adjustment of reporting basis of an insurer.

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				
	二零一八年一月至九月 Jan - Sep 2018			二零一七年一月至九月 Jan - Sep 2017	變動 Change	二零一八年一月至九月 Jan - Sep 2018			二零一七年一月至九月 Jan - Sep 2017	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		給予予個人的 退保利益 Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)	給予予個人的 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)	289,237	136,857	426,094	409,747	4.0%	25,632	71,754	97,386	78,340	24.3%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	77,322	3,023	80,345	92,284	-12.9%	30,130	3,687	33,817	31,258	8.2%
其他個人業務 Other Individual Business	5,143	9,355	14,498	18,317	-20.8%	34	734	768	890	-13.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	9,392	9,724	-3.4%	20,404 #	6,561	26,965	14,805	82.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,314	2,485	-6.9%	3	1,621	1,624	1,624	0.0%
總額 Total	NA	NA	532,643	532,557	0.0%	76,203	84,357	160,560	126,917	26.5%

# 退休計劃團體業務利益給付金額上升，主要原因為一間保險公司的報告基準調整。  
Amount of benefit payments of Retirement Scheme Group business increased mainly due to adjustment of reporting basis of an insurer.

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)		
	二零一八年一月至九月 Jan - Sep 2018	二零一七年一月至九月 Jan - Sep 2017	變動 Change	二零一八年一月至九月 Jan - Sep 2018	二零一七年一月至九月 Jan - Sep 2017	變動 Change
	6,741	9,039	-25.4%	24,522	26,890	-8.8%

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	二零一八年一月至九月 Jan - Sep 2018	二零一七年一月至九月 Jan - Sep 2017	變動 Change
醫療／保障型 Medical / Protection	318,988 (96%)	296,072 (95%)	+7.7%
儲蓄／投資型 Savings / Investment	14,870 (4%)	16,838 (5%)	-11.7%
<b>保單總數 Total no. of policies</b>	<b>333,858 (100%)</b>	<b>312,910 (100%)</b>	6.7%

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	二零一八年一月至九月 Jan - Sep 2018	二零一七年一月至九月 Jan - Sep 2017	變動 Change
醫療／保障型 Medical / Protection	23,966 (70%)	25,830 (64%)	-7.2%
儲蓄／投資型 Savings / Investment	10,151 (30%)	14,695 (36%)	-30.9%
<b>總保費 Total premiums</b>	<b>34,117 (100%)</b>	<b>40,525 (100%)</b>	-15.8%