

二零一九年一月至三月臨時統計數字摘要  
Summary on January - March 2019 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

概要 Highlights			
	2019		2018
	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (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)	48,378	44,230	9.4%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	16,587	15,495	7.0%
淨保費 Net Premiums	11,378	10,569	7.7%
承保利潤/(虧損) Underwriting Profit/(Loss)	44	(166)	126.5%

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		
	2019	2018	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)	
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	45,601	39,783	14.6%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	2,646	4,252	-37.8%
其他個人業務 Other Individual Business	50	63	-20.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	81	132	-38.6%
<b>總額(不包括退休計劃) Total (exclude Retirement Scheme)</b>	<b>48,378</b>	<b>44,230</b>	<b>9.4%</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.

一般業務 General Business						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2019	2018	變動 Change	2019	2018	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	5,986	5,401	10.8%	4,863	4,294	13.3%
汽車 Motor Vehicle	1,893	1,935	-2.2%	1,637	1,690	-3.1%
貨運 Goods in Transit	341	394	-13.5%	227	279	-18.6%
財產損壞 Property Damage	2,424	2,324	4.3%	1,163	1,073	8.4%
一般法律責任 General Liability	3,160	2,996	5.5%	2,207	2,108	4.7%
金錢損失 Pecuniary Loss	640	677	-5.5%	195	258	-24.4%
其他 Others	2,143	1,768	21.2%	1,086	867	25.3%
<b>總額 Total</b>	<b>16,587</b>	<b>15,495</b>	<b>7.0%</b>	<b>11,378</b>	<b>10,569</b>	<b>7.7%</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 三月底 End of Mar 2019	二零一八年 三月底 End of Mar 2018	變動 Change	二零一九年一月至三月 Jan - Mar 2019			二零一八年一月至三月 Jan - Mar 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)	12,229,123	11,464,545	6.7%	9,780	106,124	115,904	12,422	87,346	99,768	-21.3%	21.5%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	1,325,215	1,371,926	-3.4%	2,561	4,039	6,600	4,179	4,250	8,429	-38.7%	-5.0%	-21.7%
其他個人業務 Other Individual Business	206,194	197,782	4.3%	0	395	395	0	360	360	NA	9.7%	9.7%
退休計劃團體業務 Retirement Scheme Group Business	364,555	349,792	4.2%	5,566	2,507	8,073	5,003	2,249	7,252	11.3%	11.5%	11.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,132	19,352	-1.1%	0	1,200	1,200	0	1,188	1,188	NA	1.0%	1.0%
總額 Total	14,144,219	13,403,397	5.5%	17,907	114,265	132,172	21,604	95,393	116,997	-17.1%	19.8%	13.0%

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				
	二零一九年一月至三月 Jan - Mar 2019			二零一八年一 月至三月 Jan - Mar 2018	變動 Change	二零一九年一月至三月 Jan - Mar 2019			二零一八年一 月至三月 Jan - Mar 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		給付予個人 的退保利益 Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)	給付予個人 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)	98,951	42,761	141,712	144,551	-2.0%	8,585	26,238	34,823	30,703	13.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	19,076	714	19,790	31,848	-37.9%	6,953	1,491	8,444	12,899	-34.5%
其他個人業務 Other Individual Business	1,944	2,926	4,870	4,550	7.0%	9	256	265	227	16.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	3,291	3,008	9.4%	5,682	1,614	7,296	5,853	24.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	721	778	-7.3%	0	576	576	508	13.4%
總額 Total	NA	NA	170,384	184,735	-7.8%	21,229	30,175	51,404	50,190	2.4%

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)		
	二零一九年一月至三月 Jan - Mar 2019	二零一八年一月至三月 Jan - Mar 2018	變動 Change	二零一九年一月至三月 Jan - Mar 2019	二零一八年一月至三月 Jan - Mar 2018	變動 Change
	2,879	1,884	52.8%	9,464	7,329	29.1%

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	二零一九年一月至三月 Jan – Mar 2019	二零一八年一月至三月 Jan – Mar 2018	變動 Change
醫療／保障型 Medical / Protection	108,044 (96%)	97,191 (95%)	+11.2%
儲蓄／投資型 Savings / Investment	4,960 (4%)	5,129 (5%)	-3.3%
<b>保單總數 Total no. of policies</b>	<b>113,004 (100%)</b>	<b>102,320 (100%)</b>	<b>+10.4%</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	二零一九年一月至三月 Jan – Mar 2019	二零一八年一月至三月 Jan – Mar 2018	變動 Change
醫療／保障型 Medical / Protection	9,400 (74%)	7,883 (67%)	+19.2%
儲蓄／投資型 Savings / Investment	3,372 (26%)	3,951 (33%)	-14.7%
<b>總保費 Total premiums</b>	<b>12,772 (100%)</b>	<b>11,834 (100%)</b>	<b>+7.9%</b>