

二零一九年一月至六月臨時統計數字摘要
Summary on January - June 2019 Provisional Statistics
 香港保險業務
Hong Kong Insurance Business

概要 Highlights	2019		2018		變動 Change
	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (百萬元)(\$m)	一月至六月 Jan-Jun (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)	99,870		84,103		18.7%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	30,526		27,896		9.4%
淨保費 Net Premiums	20,953		19,309		8.5%
承保利潤/(虧損) Underwriting Profit/(Loss)	432		306		41.2%

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 一月至六月 Jan-Jun (百萬元)(\$m)	2018 一月至六月 Jan-Jun (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)	93,792	75,015	25.0%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	5,815	8,742	-33.5%
其他個人業務 Other Individual Business	103	139	-25.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	160	207	-22.7%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	99,870	84,103	18.7%

#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 一月至六月 Jan-Jun (百萬元)(\$m)	2018 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change	2019 一月至六月 Jan-Jun (百萬元)(\$m)	2018 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	10,341	9,420	9.8%	8,371	7,484	11.9%
汽車 Motor Vehicle	3,431	3,366	1.9%	2,909	2,897	0.4%
貨運 Goods in Transit	819	779	5.1%	504	520	-3.1%
財產損壞 Property Damage	5,062	4,651	8.8%	2,303	2,280	1.0%
一般法律責任 General Liability	6,686	5,836	14.6%	4,712	4,152	13.5%
金錢損失 Pecuniary Loss	1,427	1,506	-5.2%	648	724	-10.5%
其他 Others	2,760	2,338	18.0%	1,506	1,252	20.3%
總額 Total	30,526	27,896	9.4%	20,953	19,309	8.5%

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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 六月底 End of Jun 2019	二零一八年 六月底 End of Jun 2018	變動 Change	二零一九年一月至六月 Jan - Jun 2019			二零一八年一月至六月 Jan - Jun 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)	12,459,424	11,635,750	7.1%	20,765	211,257	232,022	22,766	169,751	192,517	-8.8%	24.5%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,310,832	1,357,848	-3.5%	5,718	8,068	13,786	8,576	8,532	17,108	-33.3%	-5.4%	-19.4%
其他個人業務 Other Individual Business	206,968	200,203	3.4%	0	802	802	0	730	730	NA	9.9%	9.9%
退休計劃團體業務 Retirement Scheme Group Business	367,572	352,398	4.3%	11,585	4,889	16,474	9,130	4,332	13,462	26.9%	12.9%	22.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,022	19,314	-1.5%	0	2,244	2,244	0	1,984	1,984	NA	13.1%	13.1%
總額 Total	14,363,818	13,565,513	5.9%	38,068	227,260	265,328	40,472	185,329	225,801	-5.9%	22.6%	17.5%

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				
	二零一九年一月至六月 Jan - Jun 2019			二零一八年一 月至六月 Jan - Jun 2018	變動 Change	二零一九年一月至六月 Jan - Jun 2019			二零一八年一 月至六月 Jan - Jun 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)	
	NA	NA	347,305	361,090	-3.8%	44,145	59,630	103,775	99,896	3.9%
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	191,729	96,104	287,833	285,363	0.9%	17,722	51,778	69,500	63,951	8.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	39,014	2,344	41,358	58,289	-29.0%	14,766	2,783	17,549	23,870	-26.5%
其他個人業務 Other Individual Business	3,649	6,742	10,391	9,918	4.8%	20	588	608	522	16.5%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	6,311	6,016	4.9%	11,637	3,295	14,932	10,479	42.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,412	1,504	-6.1%	0	1,186	1,186	1,074	10.4%
總額 Total	NA	NA	347,305	361,090	-3.8%	44,145	59,630	103,775	99,896	3.9%

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)		
	二零一九年一月至六月 Jan - Jun 2019	二零一八年一月至六月 Jan - Jun 2018	變動 Change	二零一九年一月至六月 Jan - Jun 2019	二零一八年一月至六月 Jan - Jun 2018	變動 Change
	4,519	4,580	-1.3%	18,478	14,642	26.2%

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 Types of policies	二零一九年一月至六月 Jan - Jun 2019	二零一八年一月至六月 Jan - Jun 2018	變動 Change
醫療／保障型 Medical / Protection	207,771 (97%)	205,961 (95%)	+0.9%
儲蓄／投資型 Savings / Investment	5,938 (3%)	9,853 (5%)	-39.7%
保單總數 Total no. of policies	213,709 (100%)	215,814 (100%)	-1.0%

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	二零一九年一月至六月 Jan - Jun 2019	二零一八年一月至六月 Jan - Jun 2018	變動 Change
醫療／保障型 Medical / Protection	19,365 (74%)	15,322 (69%)	+26.4%
儲蓄／投資型 Savings / Investment	6,967 (26%)	7,010 (31%)	-0.6%
總保費 Total premiums	26,332 (100%)	22,332 (100%)	+17.9%