

二零二零年一月至六月臨時統計數字摘要
Summary on January - June 2020 Provisional Statistics
 香港保險業務
Hong Kong Insurance Business

概要 Highlights	2020		2019		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)	65,523	99,870			-34.4%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	33,483	30,526			9.7%
淨保費 Net Premiums	22,800	20,953			8.8%
承保利潤/(虧損) Underwriting Profit/(Loss)	624	432			44.4%

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		
	2020 一月至六月 Jan-Jun (百萬元)(\$m)	2019 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)	60,712	93,792	-35.3%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	4,570	5,815	-21.4%
其他個人業務 Other Individual Business	46	103	-55.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	195	160	21.9%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	65,523	99,870	-34.4%

#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		
	2020 一月至六月 Jan-Jun (百萬元)(\$m)	2019 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change	2020 一月至六月 Jan-Jun (百萬元)(\$m)	2019 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	10,297	10,341	-0.4%	8,340	8,371	-0.4%
汽車 Motor Vehicle	3,656	3,431	6.6%	3,148	2,909	8.2%
貨運 Goods in Transit	790	819	-3.5%	436	504	-13.5%
財產損壞 Property Damage	6,449	5,062	27.4%	3,099	2,303	34.6%
一般法律責任 General Liability	7,300	6,686	9.2%	4,981	4,712	5.7%
金錢損失 Pecuniary Loss	2,268	1,427	58.9%	1,294	648	99.7%
其他 Others	2,723	2,760	-1.3%	1,502	1,506	-0.3%
總額 Total	33,483	30,526	9.7%	22,800	20,953	8.8%

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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								
	二零二零年 六月底 End of Jun 2020	二零一九年 六月底 End of Jun 2019	變動 Change	二零二零年一月至六月 Jan - Jun 2020			二零一九年一月至六月 Jan - Jun 2019			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)	13,086,179	12,459,424	5.0%	20,976	216,919	237,895	20,765	211,257	232,022	1.0%	2.7%	2.5%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,255,841	1,310,832	-4.2%	4,746	7,943	12,689	5,718	8,068	13,786	-17.0%	-1.5%	-8.0%
其他個人業務 Other Individual Business	205,743	206,968	-0.6%	0	781	781	0	802	802	NA	-2.6%	-2.6%
退休計劃團體業務 Retirement Scheme Group Business	386,357	367,572	5.1%	21,451	4,692	26,143	11,585	4,889	16,474	85.2%	-4.0%	58.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	18,160	19,022	-4.5%	0	2,756	2,756	0	2,244	2,244	NA	22.8%	22.8%
總額 Total	14,952,280	14,363,818	4.1%	47,173	233,091	280,264	38,068	227,260	265,328	23.9%	2.6%	5.6%

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				
	二零二零年一月至六月 Jan - Jun 2020			二零一九年一月至六月 Jan - Jun 2019	變動 Change	二零二零年一月至六月 Jan - Jun 2020			二零一九年一月至六月 Jan - Jun 2019	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	369,960	347,305	6.5%	48,611	68,581	117,192	103,775	12.9%
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	229,179	89,880	319,059	287,833	10.8%	18,525	58,424	76,950	69,500	10.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	35,316	1,392	36,708	41,358	-11.2%	13,588	2,968	16,557	17,549	-5.7%
其他個人業務 Other Individual Business	4,293	3,352	7,645	10,391	-26.4%	25	451	476	608	-21.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	5,024	6,311	-20.4%	16,473	5,392	21,866	14,932	46.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,524	1,412	7.9%	0	1,346	1,346	1,186	13.5%
總額 Total	NA	NA	369,960	347,305	6.5%	48,611	68,581	117,192	103,775	12.9%

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)		
	二零二零年一月至六月 Jan - Jun 2020	二零一九年一月至六月 Jan - Jun 2019	變動 Change	二零二零年一月至六月 Jan - Jun 2020	二零一九年一月至六月 Jan - Jun 2019	變動 Change
	11,333	4,519	150.8%	84,437	18,478	357.0%

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	二零二零年一月至六月 Jan – Jun 2020	二零一九年一月至六月 Jan – Jun 2019	變動 Change
終身壽險 Whole Life	9,534 (36.1%)	71,389 (33.4%)	-86.6%
儲蓄壽險 Endowment	1,237 (4.7%)	3,171 (1.5%)	-61.0%
萬用壽險 Universal Life	220 (0.8%)	1,642 (0.8%)	-86.6%
醫療 Medical	1,215 (4.6%)	5,409 (2.5%)	-77.5%
危疾 Critical Illness	12,853 (48.7%)	123,902 (58.0%)	-89.6%
年金 Annuities	546 (2.1%)	4,013 (1.9%)	-86.4%
其他 Others	798 (3.0%)	4,183 (2.0%)	-80.9%
保單總數 Total no. of policies	26,403 (100%)	213,709 (100%)	-87.6%

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	二零二零年一月至六月 Jan – Jun 2020	二零一九年一月至六月 Jan – Jun 2019	變動 Change
終身壽險 Whole Life	2,798 (44.8%)	14,668 (55.7%)	-80.9%
儲蓄壽險 Endowment	1,877 (30.1%)	2,019 (7.7%)	-7.0%
萬用壽險 Universal Life	928 (14.9%)	4,219 (16.0%)	-78.0%
醫療 Medical	10 (0.2%)	53 (0.2%)	-81.1%
危疾 Critical Illness	348 (5.6%)	2,907 (11.0%)	-88.0%
年金 Annuities	141 (2.3%)	1,595 (6.1%)	-91.2%
其他 Others	138 (2.2%)	872 (3.3%)	-84.2%
總保費 Total premiums	6,240 (100%)	26,333 (100%)	-76.3%

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.