

二零二零年一月至九月臨時統計數字摘要
Summary on January - September 2020 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2020		2019
	一月至九月 Jan-Sep	一月至九月 Jan-Sep	
	(百萬元)(\$m)	(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)	98,730	139,779	-29.4%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	48,497	44,364	9.3%
淨保費 Net Premiums	32,845	30,294	8.4%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,435	856	67.6%

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		變動 Change
	2020 一月至九月 Jan-Sep (百萬元)(\$m)	2019 一月至九月 Jan-Sep (百萬元)(\$m)	
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	90,534	130,779	-30.8%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	7,834	8,532	-8.2%
其他個人業務 Other Individual Business	68	146	-53.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	294	322	-8.7%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	98,730	139,779	-29.4%

#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 一月至九月 Jan-Sep (百萬元)(\$m)	2019 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change	2020 一月至九月 Jan-Sep (百萬元)(\$m)	2019 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	14,570	15,029	-3.1%	11,862	12,053	-1.6%
汽車 Motor Vehicle	5,002	4,906	2.0%	4,230	4,121	2.6%
貨運 Goods in Transit	1,212	1,210	0.2%	650	719	-9.6%
財產損壞 Property Damage	10,045	7,894	27.2%	4,565	3,560	28.2%
一般法律責任 General Liability	10,759	9,886	8.8%	7,440	6,953	7.0%
金錢損失 Pecuniary Loss	3,604	2,179	65.4%	2,329	1,107	110.4%
其他 Others	3,305	3,260	1.4%	1,769	1,781	-0.7%
總額 Total	48,497	44,364	9.3%	32,845	30,294	8.4%

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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 九月底 End of Sep 2020	二零一九年 九月底 End of Sep 2019	變動 Change	二零二零年一月至九月 Jan - Sep 2020			二零一九年一月至九月 Jan - Sep 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)	13,194,159	12,682,402	4.0%	32,083	317,257	349,340	30,389	311,294	341,683	5.6%	1.9%	2.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,240,689	1,295,365	-4.2%	7,808	11,973	19,781	8,388	12,087	20,475	-6.9%	-0.9%	-3.4%
其他個人業務 Other Individual Business	205,933	205,933	0.0%	0	1,178	1,178	0	1,210	1,210	NA	-2.6%	-2.6%
退休計劃團體業務 Retirement Scheme Group Business	394,862	369,748	6.8%	30,729	7,484	38,213	18,690	7,040	25,730	64.4%	6.3%	48.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,951	18,851	-4.8%	0	4,140	4,140	0	3,444	3,444	NA	20.2%	20.2%
總額 Total	15,053,594	14,572,299	3.3%	70,620	342,032	412,652	57,467	335,075	392,542	22.9%	2.1%	5.1%

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				
	二零二零年一月至九月 Jan - Sep 2020			二零一九年一月至九月 Jan - Sep 2019	變動 Change	二零二零年一月至九月 Jan - Sep 2020			二零一九年一月至九月 Jan - Sep 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)	
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	332,983	147,271	480,254	431,617	11.3%	27,855	86,619	114,474	105,473	8.5%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	58,982	2,249	61,231	63,516	-3.6%	24,077	4,645	28,722	26,851	7.0%
其他個人業務 Other Individual Business	6,234	4,970	11,204	16,544	-32.3%	41	588	629	982	-35.9%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	7,637	9,372	-18.5%	26,354	8,286	34,640	23,702	46.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,289	2,175	5.2%	0	2,013	2,013	1,891	6.5%
總額 Total	NA	NA	562,615	523,224	7.5%	78,327	102,151	180,478	158,899	13.6%

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)		
	二零二零年一月至九月 Jan - Sep 2020	二零一九年一月至九月 Jan - Sep 2019	變動 Change	二零二零年一月至九月 Jan - Sep 2020	二零一九年一月至九月 Jan - Sep 2019	變動 Change
	16,105	6,924	132.6%	92,367	26,268	251.6%

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	二零二零年一月至九月 Jan – Sep 2020	二零一九年一月至九月 Jan – Sep 2019	變動 Change
終身壽險 Whole Life	9,981 (35.8%)	94,226 (33.2%)	-89.4%
儲蓄壽險 Endowment	1,282 (4.6%)	4,571 (1.6%)	-72.0%
萬用壽險 Universal Life	233 (0.8%)	2,085 (0.7%)	-88.8%
醫療 Medical	1,478 (5.3%)	7,870 (2.8%)	-81.2%
危疾 Critical Illness	13,434 (48.2%)	163,747 (57.7%)	-91.8%
年金 Annuities	573 (2.1%)	5,595 (2.0%)	-89.8%
其他 Others	900 (3.2%)	5,855 (2.1%)	-84.6%
保單總數 Total no. of policies	27,881 (100%)	283,949 (100%)	-90.2%

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	二零二零年一月至九月 Jan – Sep 2020	二零一九年一月至九月 Jan – Sep 2019	變動 Change
終身壽險 Whole Life	2,958 (45.5%)	19,624 (54.5%)	-84.9%
儲蓄壽險 Endowment	1,903 (29.2%)	3,547 (9.9%)	-46.3%
萬用壽險 Universal Life	970 (14.9%)	5,626 (15.6%)	-82.8%
醫療 Medical	12 (0.2%)	75 (0.2%)	-84.0%
危疾 Critical Illness	364 (5.6%)	3,885 (10.8%)	-90.6%
年金 Annuities	146 (2.2%)	2,120 (5.9%)	-93.1%
其他 Others	154 (2.4%)	1,107 (3.1%)	-86.1%
總保費 Total premiums	6,507 (100%)	35,984 (100%)	-81.9%

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.