

二零二一年一月至六月臨時統計數字摘要  
**Summary on January - June 2021 Provisional Statistics**  
**香港保險業務**  
**Hong Kong Insurance Business**

概要 Highlights	2021		2020		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)	80,547	65,523			22.9%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	33,381	33,483			-0.3%
淨保費 Net Premiums	22,108	22,800			-3.0%
承保利潤(虧損) Underwriting Profit(Loss)	794	624			27.2%

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		
	2021 一月至六月 Jan-Jun (百萬元)(\$m)	2020 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)	66,965	60,712	10.3%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	13,355	4,570	192.2%
其他個人業務 Other Individual Business	15	46	-67.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	212	195	8.7%
<b>總額(不包括退休計劃)</b> <b>Total (exclude Retirement Scheme)</b>	<b>80,547</b>	<b>65,523</b>	<b>22.9%</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		
	2021 一月至六月 Jan-Jun (百萬元)(\$m)	2020 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change	2021 一月至六月 Jan-Jun (百萬元)(\$m)	2020 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	9,915	10,297	-3.7%	8,261	8,340	-0.9%
汽車 Motor Vehicle	2,683	3,656	-26.6%	2,184	3,148	-30.6%
貨運 Goods in Transit	881	790	11.5%	461	436	5.7%
財產損壞 Property Damage	6,837	6,449	6.0%	2,817	3,099	-9.1%
一般法律責任 General Liability	7,376	7,300	1.0%	5,137	4,981	3.1%
金錢損失 Pecuniary Loss	2,814	2,268	24.1%	1,841	1,294	42.3%
其他 Others	2,875	2,723	5.6%	1,407	1,502	-6.3%
<b>總額</b> <b>Total</b>	<b>33,381</b>	<b>33,483</b>	<b>-0.3%</b>	<b>22,108</b>	<b>22,800</b>	<b>-3.0%</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								
	二零二一年 六月底 End of Jun 2021	二零二零年 六月底 End of Jun 2020	變動 Change	二零二一年一月至六月 Jan - Jun 2021			二零二零年一月至六月 Jan - Jun 2020			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)	13,605,314	13,086,179	4.0%	28,987	197,197	226,184	20,976	216,919	237,895	38.2%	-9.1%	-4.9%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,227,630	1,255,841	-2.2%	13,239	6,966	20,205	4,746	7,943	12,689	179.0%	-12.3%	59.2%
其他個人業務 Other Individual Business	112,072	205,743	-45.5%	0	405	405	0	781	781	NA	-48.1%	-48.1%
退休計劃團體業務 Retirement Scheme Group Business	404,050	386,357	4.6%	19,387	4,553	23,940	21,451	4,692	26,143	-9.6%	-3.0%	-8.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,626	18,160	-2.9%	0	2,879	2,879	0	2,756	2,756	NA	4.5%	4.5%
總額 Total	15,366,692	14,952,280	2.8%	61,613	212,000	273,613	47,173	233,091	280,264	30.6%	-9.0%	-2.4%

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				
	二零二一年一月至六月 Jan - Jun 2021			二零二零年一月至六月 Jan - Jun 2020	變動 Change	二零二一年一月至六月 Jan - Jun 2021			二零二零年一月至六月 Jan - Jun 2020	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)	236,835	111,131	347,966	319,059	9.1%	18,056	80,438	98,494	76,950	28.0%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	42,283	1,460	43,743	36,708	19.2%	19,678	3,476	23,154	16,557	39.8%
其他個人業務 Other Individual Business	1,971	189	2,160	7,645	-71.7%	23	43	66	476	-86.1%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	6,027	5,024	20.0%	21,207	6,512	27,719	21,866	26.8%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,369	1,524	-10.2%	1	1,523	1,524	1,346	13.2%
總額 Total	NA	NA	401,265	369,960	8.5%	58,965	91,992	150,957	117,192	28.8%

長期業務 (再保險業務) Long Term Business (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)		
	二零二一年一月至六月 Jan - Jun 2021	二零二零年一月至六月 Jan - Jun 2020	變動 Change	二零二一年一月至六月 Jan - Jun 2021	二零二零年一月至六月 Jan - Jun 2020	變動 Change
再保險業務總額 Total Reinsurance Business	11,551	11,333	1.9%	39,437	84,437	-53.3%

**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	二零二一年一月至六月 Jan - Jun 2021	二零二零年一月至六月 Jan - Jun 2020	變動 Change
終身壽險 Whole Life	631 (33.3%)	9,534 (36.1%)	↓ 93.4%
儲蓄壽險 Endowment	40 (2.1%)	1,237 (4.7%)	↓ 96.8%
萬用壽險 Universal Life	14 (0.7%)	220 (0.8%)	↓ 93.6%
醫療 Medical	381 (20.1%)	1,215 (4.6%)	↓ 68.6%
危疾 Critical Illness	714 (37.7%)	12,853 (48.7%)	↓ 94.4%
年金 Annuities	37 (2.0%)	546 (2.1%)	↓ 93.2%
其他 Others	79 (4.2%)	798 (3.0%)	↓ 90.1%
<b>保單總數</b> <b>Total no. of policies</b>	<b>1,896</b> <b>(100%)</b>	<b>26,403</b> <b>(100%)</b>	<b>↓ 92.8%</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	二零二一年一月至六月 Jan - Jun 2021	二零二零年一月至六月 Jan - Jun 2020	變動 Change
終身壽險 Whole Life	108 (50.0%)	2,798 (44.8%)	↓ 96.1%
儲蓄壽險 Endowment	27 (12.5%)	1,877 (30.1%)	↓ 98.6%
萬用壽險 Universal Life	22 (10.2%)	928 (14.9%)	↓ 97.6%
醫療 Medical	3 (1.4%)	10 (0.2%)	↓ 70.0%
危疾 Critical Illness	20 (9.3%)	348 (5.6%)	↓ 94.3%
年金 Annuities	5 (2.3%)	141 (2.3%)	↓ 96.5%
其他 Others	31 (14.4%)	138 (2.2%)	↓ 77.5%
<b>總保費</b> <b>Total premiums</b>	<b>216</b> <b>(100%)</b>	<b>6,240</b> <b>(100%)</b>	<b>↓ 96.5%</b>

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.