

二零二三年臨時統計數字摘要  
Summary on 2023 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

概要 Highlights			
	2023 (百萬元)(\$m)	2022 (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)	180,963	134,882	34.2%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	67,302	64,624	4.1%
淨保費 Net Premiums	43,280	42,138	2.7%
承保利潤/(虧損) Underwriting Profit/(Loss)	846	4,186	-79.8%

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		
	2023 (百萬元)(\$m)	2022 (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)	169,438	119,480	41.8%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	11,165	14,899	-25.1%
其他個人業務 Other Individual Business	50	43	16.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	310	460	-32.6%
<b>總額(不包括退休計劃)</b> <b>Total (exclude Retirement Scheme)</b>	<b>180,963</b>	<b>134,882</b>	<b>34.2%</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		
	2023 (百萬元)(\$m)	2022 (百萬元)(\$m)	變動 Change	2023 (百萬元)(\$m)	2022 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	21,332	19,015	12.2%	17,467	15,568	12.2%
汽車 Motor Vehicle	5,624	5,352	5.1%	4,199	4,379	-4.1%
貨運 Goods in Transit	1,724	1,867	-7.7%	738	775	-4.8%
財產損壞 Property Damage	14,916	13,550	10.1%	5,763	5,452	5.7%
一般法律責任 General Liability	14,815	14,993	-1.2%	10,281	10,289	-0.1%
金錢損失 Pecuniary Loss	4,517	5,615	-19.6%	2,792	3,580	-22.0%
其他 Others	4,374	4,232	3.4%	2,040	2,095	-2.6%
<b>總額</b> <b>Total</b>	<b>67,302</b>	<b>64,624</b>	<b>4.1%</b>	<b>43,280</b>	<b>42,138</b>	<b>2.7%</b>

二零二三年臨時統計數字摘要  
Summary on 2023 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

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								
	二零二三年 年底 End of 2023	二零二二年 年底 End of 2022	變動 Change	2023			2022			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)	14,104,701	13,874,096	1.7%	74,594	348,853	423,447	76,947	335,686	412,633	-3.1%	3.9%	2.6%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,175,818	1,222,319	-3.8%	10,641	12,915	23,556	14,574	13,741	28,315	-27.0%	-6.0%	-16.8%
其他個人業務 Other Individual Business	118,165	115,362	2.4%	0	756	756	0	796	796	NA	-5.0%	-5.0%
退休計劃團體業務 Retirement Scheme Group Business	431,397	423,400	1.9%	21,305	7,945	29,250	36,503	8,009	44,512	-41.6%	-0.8%	-34.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,844	16,975	-0.8%	0	5,347	5,347	0	5,143	5,143	NA	4.0%	4.0%
總額 Total	15,846,925	15,652,152	1.2%	106,540	375,816	482,356	128,024	363,375	491,399	-16.8%	3.4%	-1.8%

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				
	2023			2022	變動 Change	2023			2022	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)	533,187	150,889	684,076	655,706	4.3%	101,549	143,739	245,288	220,816	11.1%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	75,283	3,485	78,768	63,976	23.1%	32,688	8,336	41,024	31,216	31.4%
其他個人業務 Other Individual Business	4,965	3,812	8,777	6,262	40.2%	47	424	471	297	58.6%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	14,187	10,409	36.3%	26,100	15,977	42,077	42,116	-0.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,289	2,775	-17.5%	0	3,550	3,550	3,311	7.2%
總額 Total	NA	NA	788,097	739,128	6.6%	160,384	172,026	332,410	297,756	11.6%

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)		
	2023	2022	變動 Change	2023	2022	變動 Change
	21,804	22,218	-1.9%	47,548	94,886	-49.9%

**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	2023	2022	變動 Change
終身壽險 Whole Life	107,070 (54.8%)	2,342 (40.7%)	↑4471.7%
儲蓄壽險 Endowment	4,431 (2.3%)	79 (1.4%)	↑5508.9%
萬用壽險 Universal Life	643 (0.3%)	32 (0.6%)	↑1909.4%
醫療 Medical	8,467 (4.3%)	1,092 (19.0%)	↑675.4%
危疾 Critical Illness	66,776 (34.2%)	1,839 (32.0%)	↑3531.1%
年金 Annuities	4,202 (2.2%)	111 (1.9%)	↑3685.6%
其他 Others	3,765 (1.9%)	257 (4.5%)	↑1365.0%
<b>保單總數 Total no. of policies</b>	<b>195,354 (100%)</b>	<b>5,752 (100%)</b>	<b>↑3296.3%</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	2023	2022	變動 Change
終身壽險 Whole Life	47,809 (81.1%)	1,712 (82.9%)	↑2692.6%
儲蓄壽險 Endowment	5,823 (9.9%)	44 (2.1%)	↑13134.1%
萬用壽險 Universal Life	704 (1.2%)	74 (3.6%)	↑851.4%
醫療 Medical	78 (0.1%)	9 (0.4%)	↑766.7%
危疾 Critical Illness	1,828 (3.1%)	81 (3.9%)	↑2156.8%
年金 Annuities	1,680 (2.8%)	41 (2.0%)	↑3997.6%
其他 Others	1,050 (1.8%)	105 (5.1%)	↑900.0%
<b>總保費 Total premiums</b>	<b>58,972 (100%)</b>	<b>2,066 (100%)</b>	<b>↑2754.4%</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.