

二零二四年一月至六月臨時統計數字摘要
Summary on January - June 2024 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights	2024		2023		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)	115,865	103,138			12.3%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	37,879	36,984			2.4%
淨保費 Net Premiums	24,422	23,263			5.0%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,946	1,453			33.9%

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		
	2024 一月至六月 Jan-Jun (百萬元)(\$m)	2023 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)	111,266	96,366	15.5%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	4,303	6,590	-34.7%
其他個人業務 Other Individual Business	30	24	25.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	266	158	68.4%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	115,865	103,138	12.3%

#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		
	2024 一月至六月 Jan-Jun (百萬元)(\$m)	2023 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change	2024 一月至六月 Jan-Jun (百萬元)(\$m)	2023 一月至六月 Jan-Jun (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	13,450	11,616	15.8%	10,839	9,512	13.9%
汽車 Motor Vehicle	3,113	2,884	7.9%	2,322	2,247	3.3%
貨運 Goods in Transit	879	926	-5.1%	331	386	-14.1%
財產損壞 Property Damage	7,504	7,637	-1.7%	2,996	2,717	10.3%
一般法律責任 General Liability	7,743	7,745	0.0%	5,484	5,306	3.4%
金錢損失 Pecuniary Loss	1,797	2,800	-35.8%	928	1,629	-43.0%
其他 Others	3,393	3,376	0.5%	1,522	1,466	3.8%
總額 Total	37,879	36,984	2.4%	24,422	23,263	5.0%

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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								
	二零二四年 六月底 End of Jun 2024	二零二三年 六月底 End of Jun 2023	變動 Change	二零二四年一月至六月 Jan - Jun 2024			二零二三年一月至六月 Jan - Jun 2023			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)	14,236,968	13,972,434	1.9%	45,769	197,511	243,280	47,223	180,316	227,539	-3.1%	9.5%	6.9%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,145,077	1,206,556	-5.1%	4,624	6,069	10,693	6,441	6,293	12,734	-28.2%	-3.6%	-16.0%
其他個人業務 Other Individual Business	119,268	117,030	1.9%	0	358	358	0	382	382	NA	-6.3%	-6.3%
退休計劃團體業務 Retirement Scheme Group Business	369,672	428,711	-13.8%	11,440	3,685	15,125	10,873	3,973	14,846	5.2%	-7.2%	1.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,711	16,819	-0.6%	0	3,536	3,536	0	3,248	3,248	NA	8.9%	8.9%
總額 Total	15,887,696	15,741,550	0.9%	61,833	211,159	272,992	64,537	194,212	258,749	-4.2%	8.7%	5.5%

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				
	二零二四年一月至六月 Jan - Jun 2024			二零二三年一月至六月 Jan - Jun 2023	變動 Change	二零二四年一月至六月 Jan - Jun 2024			二零二三年一月至六月 Jan - Jun 2023	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)	258,712	108,009	366,721	345,536	6.1%	50,035	93,367	143,402	117,036	22.5%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	39,054	1,559	40,613	36,839	10.2%	17,053	4,048	21,101	19,918	5.9%
其他個人業務 Other Individual Business	2,847	2,405	5,252	4,020	30.6%	25	282	307	208	47.6%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	4,895	5,169	-5.3%	13,481	3,452	16,933	16,502	2.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	1,173	1,191	-1.5%	0	1,887	1,887	1,740	8.4%
總額 Total	NA	NA	418,654	392,755	6.6%	80,594	103,036	183,630	155,404	18.2%

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)		
	二零二四年一月至六月 Jan - Jun 2024	二零二三年一月至六月 Jan - Jun 2023	變動 Change	二零二四年一月至六月 Jan - Jun 2024	二零二三年一月至六月 Jan - Jun 2023	變動 Change
	16,033	12,700	26.2%	23,508	28,396	-17.2%

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	二零二四一月至六月 Jan – Jun 2024	二零二三年一月至六月 Jan – Jun 2023	變動 Change
終身壽險 Whole Life	62,620 (59.1%)	49,476 (54.6%)	↑26.6%
儲蓄壽險 Endowment	3,614 (3.4%)	2,228 (2.5%)	↑62.2%
萬用壽險 Universal Life	334 (0.3%)	324 (0.4%)	↑3.1%
醫療 Medical	3,410 (3.2%)	3,955 (4.4%)	↓13.8%
危疾 Critical Illness	31,131 (29.4%)	30,727 (33.9%)	↑1.3%
年金 Annuities	1,880 (1.8%)	2,413 (2.7%)	↓22.1%
其他 Others	2,985 (2.8%)	1,479 (1.6%)	↑101.8%
保單總數 Total no. of policies	105,974 (100%)	90,602 (100%)	↑17.0%

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	二零二四一月至六月 Jan – Jun 2024	二零二三年一月至六月 Jan – Jun 2023	變動 Change
終身壽險 Whole Life	23,672 (79.7%)	25,618 (80.3%)	↓7.6%
儲蓄壽險 Endowment	3,594 (12.1%)	3,398 (10.7%)	↑5.8%
萬用壽險 Universal Life	458 (1.5%)	455 (1.4%)	↑0.7%
醫療 Medical	31 (0.1%)	34 (0.1%)	↓8.8%
危疾 Critical Illness	798 (2.7%)	840 (2.6%)	↓5.0%
年金 Annuities	529 (1.8%)	1,024 (3.2%)	↓48.3%
其他 Others	601 (2.0%)	523 (1.6%)	↑14.9%
總保費 Total premiums	29,683 (100%)	31,892 (100%)	↓6.9%

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.