

二零二四年一月至三月臨時統計數字摘要
Summary on January - March 2024 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights					
	2024		2023		變動 Change
	一月至三月 Jan-Mar	一月至三月 Jan-Mar	一月至三月 Jan-Mar	一月至三月 Jan-Mar	
<u>長期業務(新造業務#) Long Term Business (New Business #)</u>		(百萬元)(\$m)	(百萬元)(\$m)		
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)		65,279	46,979		39.0%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums		20,838	20,660		0.9%
淨保費 Net Premiums		13,124	12,460		5.3%
承保利潤/(虧損) Underwriting Profit/(Loss)		1,038	513		102.3%

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
	2024 一月至三月 Jan-Mar	2023 一月至三月 Jan-Mar	
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	63,279	43,476	45.5%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	1,846	3,419	-46.0%
其他個人業務 Other Individual Business	13	13	0.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	141	71	98.6%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	65,279	46,979	39.0%

#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 一月至三月 Jan-Mar	2023 一月至三月 Jan-Mar	變動 Change	2024 一月至三月 Jan-Mar	2023 一月至三月 Jan-Mar	變動 Change
意外及健康 Accident & Health	7,785	6,761	15.1%	6,270	5,510	13.8%
汽車 Motor Vehicle	1,547	1,525	1.4%	1,173	1,207	-2.8%
貨運 Goods in Transit	480	505	-5.0%	172	198	-12.9%
財產損壞 Property Damage	3,431	3,865	-11.2%	1,157	1,090	6.1%
一般法律責任 General Liability	4,110	3,983	3.2%	2,932	2,701	8.5%
金錢損失 Pecuniary Loss	739	1,265	-41.6%	295	632	-53.3%
其他 Others	2,746	2,756	-0.4%	1,126	1,122	0.3%
總額 Total	20,838	20,660	0.9%	13,124	12,460	5.3%

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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 三月底 End of Mar 2024	二零二三年 三月底 End of Mar 2023	變動 Change	二零二四年一月至三月 Jan - Mar 2024			二零二三年一月至三月 Jan - Mar 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)	14,159,331	13,900,248	1.9%	25,433	104,912	130,345	19,923	89,807	109,730	27.7%	16.8%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,160,776	1,215,456	-4.5%	2,024	3,004	5,028	3,355	3,132	6,487	-39.7%	-4.1%	-22.5%
其他個人業務 Other Individual Business	118,491	116,676	1.6%	0	180	180	0	191	191	NA	-5.8%	-5.8%
退休計劃團體業務 Retirement Scheme Group Business	366,936	425,644	-13.8%	4,909	1,862	6,771	6,239	2,015	8,254	-21.3%	-7.6%	-18.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,669	16,786	-0.7%	0	1,949	1,949	0	1,897	1,897	NA	2.7%	2.7%
總額 Total	15,822,203	15,674,810	0.9%	32,366	111,907	144,273	29,517	97,042	126,559	9.7%	15.3%	14.0%

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				
	二零二四年一月至三月 Jan - Mar 2024			二零二三年一月至三月 Jan - Mar 2023	變動 Change	二零二四年一月至三月 Jan - Mar 2024			二零二三年一月至三月 Jan - Mar 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)	133,150	59,343	192,493	191,226	0.7%	24,372	58,123	82,495	58,777	40.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	18,844	696	19,540	17,781	9.9%	8,703	1,991	10,694	9,983	7.1%
其他個人業務 Other Individual Business	1,443	1,029	2,472	1,888	30.9%	10	126	136	89	52.8%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	2,268	2,337	-3.0%	6,039	1,626	7,665	8,841	-13.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	644	626	2.9%	0	833	833	855	-2.6%
總額 Total	NA	NA	217,417	213,858	1.7%	39,124	62,699	101,823	78,545	29.6%

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)		
	二零二四年一月至三月 Jan - Mar 2024	二零二三年一月至三月 Jan - Mar 2023	變動 Change	二零二四年一月至三月 Jan - Mar 2024	二零二三年一月至三月 Jan - Mar 2023	變動 Change
	11,994	9,219	30.1%	11,995	17,863	-32.9%

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	二零二四一月至三月 Jan – Mar 2024	二零二三年一月至三月 Jan – Mar 2023	變動 Change
終身壽險 Whole Life	30,760 (58.8%)	19,198 (55.6%)	↑60.2%
儲蓄壽險 Endowment	1,787 (3.4%)	702 (2.0%)	↑154.6%
萬用壽險 Universal Life	194 (0.4%)	122 (0.4%)	↑59.0%
醫療 Medical	1,695 (3.2%)	1,690 (4.9%)	↑0.3%
危疾 Critical Illness	15,573 (29.8%)	11,522 (33.4%)	↑35.2%
年金 Annuities	891 (1.7%)	703 (2.0%)	↑26.7%
其他 Others	1,436 (2.7%)	569 (1.6%)	↑152.4%
保單總數 Total no. of policies	52,336 (100%)	34,506 (100%)	↑51.7%

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	二零二四一月至三月 Jan – Mar 2024	二零二三年一月至三月 Jan – Mar 2023	變動 Change
終身壽險 Whole Life	12,110 (77.5%)	7,670 (79.8%)	↑57.9%
儲蓄壽險 Endowment	2,267 (14.5%)	957 (10.0%)	↑136.9%
萬用壽險 Universal Life	307 (2.0%)	187 (1.9%)	↑64.2%
醫療 Medical	16 (0.1%)	14 (0.1%)	↑14.3%
危疾 Critical Illness	407 (2.6%)	310 (3.2%)	↑31.3%
年金 Annuities	259 (1.7%)	271 (2.8%)	↓4.4%
其他 Others	260 (1.7%)	204 (2.1%)	↑27.5%
總保費 Total premiums	15,626 (100%)	9,613 (100%)	↑62.6%

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.