

二零一八年臨時統計數字摘要
Summary on 2018 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2018 (百萬元)(\$m)	2017 (百萬元)(\$m)	變動 Change
長期業務(新造業務#) Long Term Business (New Business #)			
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	162,197	156,375	3.7%
一般業務 General Business			
毛保費 Gross Premiums	53,555	48,137	11.3%
淨保費 Net Premiums	35,262	33,068	6.6%
承保利潤/(虧損) Underwriting Profit/(Loss)	583	(792)	173.6%

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		
	2018 (百萬元)(\$m)	2017 (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)	144,091	142,905	0.8%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	17,410	12,710	37.0%
其他個人業務 Other Individual Business	274	253	8.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	422	507	-16.8%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	162,197	156,375	3.7%

#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		
	2018 (百萬元)(\$m)	2017 (百萬元)(\$m)	變動 Change	2018 (百萬元)(\$m)	2017 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	17,134	15,671	9.3%	13,562	12,166	11.5%
汽車 Motor Vehicle	6,215	5,908	5.2%	4,742	4,963	-4.5%
貨運 Goods in Transit	1,563	1,484	5.3%	1,006	933	7.8%
財產損壞 Property Damage	9,278	8,561	8.4%	4,513	4,344	3.9%
一般法律責任 General Liability	13,089	10,656	22.8%	7,938	7,437	6.7%
金錢損失 Pecuniary Loss	3,018	2,776	8.7%	1,670	1,549	7.8%
其他 Others	3,258	3,081	5.7%	1,831	1,676	9.2%
總額 Total	53,555	48,137	11.3%	35,262	33,068	6.6%

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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								
	二零一八年 年底 End of 2018	二零一七年 年底 End of 2017	變動 Change	2018			2017			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)	12,038,236	11,306,869	6.5%	44,090	352,419	396,509	52,845	328,374	381,219	-16.6%	7.3%	4.0%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,337,831	1,392,276	-3.9%	16,987	17,855	34,842	12,507	19,206	31,713	35.8%	-7.0%	9.9%
其他個人業務 Other Individual Business	205,505	195,736	5.0%	0	1,529	1,529	0	1,373	1,373	NA	11.4%	11.4%
退休計劃團體業務 Retirement Scheme Group Business	362,605	348,424	4.1%	32,211 *	9,472	41,683	15,485	8,446	23,931	108.0%	12.1%	74.2%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,219	19,388	-0.9%	0	3,613	3,613	0	3,274	3,274	NA	10.4%	10.4%
總額 Total	13,963,396	13,262,693	5.3%	93,288	384,888	478,176	80,837	360,673	441,510	15.4%	6.7%	8.3%

* 退休計劃團體業務保費收入上升，主要因為一家保險公司的報告基準調整。

Revenue premiums of Retirement Scheme Group business increased mainly due to adjustment of reporting basis of an insurer.

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				
	2018			2017	變動 Change	2018			2017	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)	381,618	175,174	556,792	555,351	0.3%	35,888	94,636	130,524	106,468
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	97,432	3,825	101,257	127,911	-20.8%	38,111	5,058	43,169	44,210	-2.4%
其他個人業務 Other Individual Business	6,757	12,353	19,110	23,568	-18.9%	46	958	1,004	1,157	-13.2%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	13,039	13,093	-0.4%	26,381 #	8,519	34,900	19,161	82.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,959	3,189	-7.2%	3	2,205	2,208	2,147	2.8%
總額 Total	NA	NA	693,157	723,112	-4.1%	100,429	111,376	211,805	173,143	22.3%

退休計劃團體業務利益給付金額上升，主要因為一家保險公司的報告基準調整。
Amount of benefit payments of Retirement Scheme Group business increased mainly due to adjustment of reporting basis of an insurer.

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)		
	2018	2017	變動 Change	2018	2017	變動 Change
	9,825	11,539	-14.9%	31,993	33,091	-3.3%

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	二零一八年 2018	二零一七年 2017	變動 Change
醫療／保障型 Medical / Protection	444,330 (96%)	387,690 (95%)	+14.6%
儲蓄／投資型 Savings / Investment	19,389 (4%)	21,962 (5%)	-11.7%
保單總數 Total no. of policies	463,719 (100%)	409,652 (100%)	+13.2%

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	二零一八年 2018	二零一七年 2017	變動 Change
醫療／保障型 Medical / Protection	35,012 (74%)	32,745 (64%)	+6.9%
儲蓄／投資型 Savings / Investment	12,564 (26%)	18,094 (36%)	-30.6%
總保費 Total premiums	47,576 (100%)	50,839 (100%)	-6.4%