

二零二一年一月至九月臨時統計數字摘要
Summary on January - September 2021 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights	2021		2020		變動 Change
	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (百萬元)(\$m)	一月至九月 Jan-Sep (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)	122,466	98,730			24.0%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	48,808	48,497			0.6%
淨保費 Net Premiums	32,793	32,845			-0.2%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,223	1,435			-14.8%

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		
	2021 一月至九月 Jan-Sep (百萬元)(\$m)	2020 一月至九月 Jan-Sep (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)	100,237	90,534	10.7%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	21,903	7,834	179.6%
其他個人業務 Other Individual Business	22	68	-67.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	304	294	3.4%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	122,466	98,730	24.0%

#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		
	2021 一月至九月 Jan-Sep (百萬元)(\$m)	2020 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change	2021 一月至九月 Jan-Sep (百萬元)(\$m)	2020 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	14,167	14,570	-2.8%	11,837	11,862	-0.2%
汽車 Motor Vehicle	4,029	5,002	-19.5%	3,287	4,230	-22.3%
貨運 Goods in Transit	1,259	1,212	3.9%	660	650	1.5%
財產損壞 Property Damage	10,455	10,045	4.1%	4,442	4,565	-2.7%
一般法律責任 General Liability	11,075	10,759	2.9%	7,805	7,440	4.9%
金錢損失 Pecuniary Loss	4,456	3,604	23.6%	3,040	2,329	30.5%
其他 Others	3,367	3,305	1.9%	1,722	1,769	-2.7%
總額 Total	48,808	48,497	0.6%	32,793	32,845	-0.2%

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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 九月底 End of Sep 2021	二零二零年 九月底 End of Sep 2020	變動 Change	二零二一年一月至九月 Jan - Sep 2021			二零二零年一月至九月 Jan - Sep 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)	13,671,342	13,194,159	3.6%	45,874	289,637	335,511	32,083	317,257	349,340	43.0%	-8.7%	-4.0%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,232,641	1,240,689	-0.6%	21,514	10,559	32,073	7,808	11,973	19,781	175.5%	-11.8%	62.1%
其他個人業務 Other Individual Business	113,082	205,933	-45.1%	0	606	606	0	1,178	1,178	NA	-48.6%	-48.6%
退休計劃團體業務 Retirement Scheme Group Business	407,275	394,862	3.1%	28,231	6,576	34,807	30,729	7,484	38,213	-8.1%	-12.1%	-8.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,600	17,951	-2.0%	0	4,104	4,104	0	4,140	4,140	NA	-0.9%	-0.9%
總額 Total	15,441,940	15,053,594	2.6%	95,619	311,482	407,101	70,620	342,032	412,652	35.4%	-8.9%	-1.3%

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				變動 Change	利益給付金額 Amount of Benefit Payments				變動 Change
	二零二一年一月至九月 Jan - Sep 2021			二零二零年一月至九月 Jan - Sep 2020		二零二一年一月至九月 Jan - Sep 2021			二零二零年一月至九月 Jan - Sep 2020	
	失效/ 退保 Lapse/ Surrender	其他終止 Other Terminations	所有終止 All Terminations	所有終止 All Terminations		給付予個人的 退保利益 Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)	給付予個人的 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)	347,033	160,254	507,287	480,254	5.6%	28,024	135,043	163,067	114,474	42.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	62,595	2,327	64,922	61,231	6.0%	30,798	5,606	36,404	28,722	26.7%
其他個人業務 Other Individual Business	3,008	327	3,335	11,204	-70.2%	33	65	98	629	-84.4%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	9,237	7,637	21.0%	31,783	9,862	41,645	34,640	20.2%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,087	2,289	-8.8%	1	2,427	2,428	2,013	20.6%
總額 Total	NA	NA	586,868	562,615	4.3%	90,639	153,003	243,642	180,478	35.0%

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)		
	二零二一年一月至九月 Jan - Sep 2021	二零二零年一月至九月 Jan - Sep 2020	變動 Change	二零二一年一月至九月 Jan - Sep 2021	二零二零年一月至九月 Jan - Sep 2020	變動 Change
	15,328	16,105	-4.8%	54,358	92,367	-41.1%

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	二零二一年一月至九月 Jan - Sep 2021	二零二零年一月至九月 Jan - Sep 2020	變動 Change
終身壽險 Whole Life	933 (31.3%)	9,981 (35.8%)	↓ 90.7%
儲蓄壽險 Endowment	58 (1.9%)	1,282 (4.6%)	↓ 95.5%
萬用壽險 Universal Life	26 (0.9%)	233 (0.8%)	↓ 88.8%
醫療 Medical	613 (20.6%)	1,478 (5.3%)	↓ 58.5%
危疾 Critical Illness	1,143 (38.4%)	13,434 (48.2%)	↓ 91.5%
年金 Annuities	53 (1.8%)	573 (2.1%)	↓ 90.8%
其他 Others	153 (5.1%)	900 (3.2%)	↓ 83.0%
保單總數 Total no. of policies	2,979 (100%)	27,881 (100%)	↓ 89.3%

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	二零二一年一月至九月 Jan - Sep 2021	二零二零年一月至九月 Jan - Sep 2020	變動 Change
終身壽險 Whole Life	271 (57.1%)	2,958 (45.5%)	↓ 90.8%
儲蓄壽險 Endowment	44 (9.3%)	1,903 (29.2%)	↓ 97.7%
萬用壽險 Universal Life	37 (7.8%)	970 (14.9%)	↓ 96.2%
醫療 Medical	5 (1.1%)	12 (0.2%)	↓ 58.3%
危疾 Critical Illness	37 (7.8%)	364 (5.6%)	↓ 89.8%
年金 Annuities	7 (1.5%)	146 (2.2%)	↓ 95.2%
其他 Others	74 (15.6%)	154 (2.4%)	↓ 51.9%
總保費 Total premiums	475 (100%)	6,507 (100%)	↓ 92.7%

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.