

二零二一年臨時統計數字摘要
Summary on 2021 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
<u>長期業務(新造業務#) Long Term Business (New Business #)</u>	2021 (百萬元)(\$m)	2020 (百萬元)(\$m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	166,800	133,411	25.0%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	61,835	60,297	2.6%
淨保費 Net Premiums	41,490	40,932	1.4%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,958	2,232	-12.3%

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		
	2021 (百萬元)(\$m)	2020 (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)	135,605	120,224	12.8%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	30,796	12,794	140.7%
其他個人業務 Other Individual Business	30	26	15.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	369	367	0.5%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	166,800	133,411	25.0%

#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 (百萬元)(\$m)	2020 (百萬元)(\$m)	變動 Change	2021 (百萬元)(\$m)	2020 (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	17,558	17,581	-0.1%	14,606	14,189	2.9%
汽車 Motor Vehicle	5,421	6,264	-13.5%	4,320	5,241	-17.6%
貨運 Goods in Transit	1,652	1,559	6.0%	832	808	3.0%
財產損壞 Property Damage	13,212	12,443	6.2%	5,707	5,911	-3.5%
一般法律責任 General Liability	14,173	13,930	1.7%	9,903	9,630	2.8%
金錢損失 Pecuniary Loss	5,870	4,704	24.8%	4,067	3,146	29.3%
其他 Others	3,949	3,816	3.5%	2,055	2,007	2.4%
總額 Total	61,835	60,297	2.6%	41,490	40,932	1.4%

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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 年底 End of 2021	二零二零年 年底 End of 2020	變動 Change	2021			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)	13,768,394	13,452,130	2.4%	67,042	379,530	446,572	48,242	415,619	463,861	39.0%	-8.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,240,047	1,231,426	0.7%	30,181	14,442	44,623	12,593	15,127	27,720	139.7%	-4.5%	61.0%
其他個人業務 Other Individual Business	114,119	110,076	3.7%	0	808	808	0	815	815	NA	-0.9%	-0.9%
退休計劃團體業務 Retirement Scheme Group Business	409,174	397,713	2.9%	35,297	8,628	43,925	41,056	9,692	50,748	-14.0%	-11.0%	-13.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,618	17,756	-0.8%	0	4,916	4,916	0	4,943	4,943	NA	-0.5%	-0.5%
總額 Total	15,549,352	15,209,101	2.2%	132,520	408,324	540,844	101,891	446,196	548,087	30.1%	-8.5%	-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					利益給付金額 Amount of Benefit Payments				
	2021			2020	變動 Change	2021			2020	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)	459,835	197,876	657,711	642,819	2.3%	40,785	164,406	205,191	152,905	34.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	80,773	3,264	84,037	84,732	-0.8%	38,307	7,732	46,039	39,712	15.9%
其他個人業務 Other Individual Business	4,082	585	4,667	4,949	-5.7%	40	108	148	257	-42.4%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	12,776	10,684	19.6%	40,109	12,334	52,443	48,676	7.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,752	2,969	-7.3%	1	3,244	3,245	2,779	16.8%
總額 Total	NA	NA	761,943	746,153	2.1%	119,242	187,824	307,066	244,329	25.7%

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)		
	2021	2020	變動 Change	2021	2020	變動 Change
	23,529	18,914	24.4%	68,218	112,390	-39.3%

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 2021	二零二零年 2020	變動 Change
終身壽險 Whole Life	1,467 (33.2%)	10,466 (35.7%)	↓ 86.0%
儲蓄壽險 Endowment	74 (1.7%)	1,307 (4.5%)	↓ 94.3%
萬用壽險 Universal Life	34 (0.8%)	251 (0.9%)	↓ 86.5%
醫療 Medical	853 (19.3%)	2,227 (7.6%)	↓ 61.7%
危疾 Critical Illness	1,677 (37.9%)	13,966 (47.6%)	↓ 88.0%
年金 Annuities	68 (1.5%)	592 (2.0%)	↓ 88.5%
其他 Others	251 (5.7%)	510 (1.7%)	↓ 50.8%
保單總數 Total no. of policies	4,424 (100%)	29,319 (100%)	↓ 84.9%

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 2021	二零二零年 2020	變動 Change
終身壽險 Whole Life	376 (54.7%)	3,189 (46.7%)	↓ 88.2%
儲蓄壽險 Endowment	59 (8.6%)	1,926 (28.2%)	↓ 96.9%
萬用壽險 Universal Life	60 (8.7%)	997 (14.6%)	↓ 94.0%
醫療 Medical	7 (1.0%)	19 (0.3%)	↓ 63.2%
危疾 Critical Illness	58 (8.4%)	378 (5.5%)	↓ 84.7%
年金 Annuities	9 (1.3%)	148 (2.2%)	↓ 93.9%
其他 Others	119 (17.3%)	167 (2.4%)	↓ 28.7%
總保費 Total premiums	688 (100%)	6,824 (100%)	↓ 89.9%

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.