

二零二二年一月至三月臨時統計數字摘要
Summary on January - March 2022 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights	2022		2021	變動 Change
	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (百萬元)(\$m)	一月至三月 Jan-Mar (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)	42,443	40,720		4.2%
<u>一般業務 General Business</u>				
毛保費 Gross Premiums	19,327	18,267		5.8%
淨保費 Net Premiums	11,966	11,950		0.1%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,063	512		107.6%

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		
	2022 一月至三月 Jan-Mar (百萬元)(\$m)	2021 一月至三月 Jan-Mar (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)	37,744	34,291	10.1%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	4,573	6,283	-27.2%
其他個人業務 Other Individual Business	12	6	100.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	114	140	-18.6%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	42,443	40,720	4.2%

#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		
	2022 一月至三月 Jan-Mar (百萬元)(\$m)	2021 一月至三月 Jan-Mar (百萬元)(\$m)	變動 Change	2022 一月至三月 Jan-Mar (百萬元)(\$m)	2021 一月至三月 Jan-Mar (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	6,096	5,852	4.2%	4,982	4,900	1.7%
汽車 Motor Vehicle	1,327	1,380	-3.8%	1,077	1,106	-2.6%
貨運 Goods in Transit	520	454	14.5%	192	235	-18.3%
財產損壞 Property Damage	3,587	3,331	7.7%	1,240	1,280	-3.1%
一般法律責任 General Liability	3,910	3,742	4.5%	2,683	2,667	0.6%
金錢損失 Pecuniary Loss	1,340	1,266	5.9%	695	747	-6.9%
其他 Others	2,547	2,242	13.6%	1,097	1,015	8.1%
總額 Total	19,327	18,267	5.8%	11,966	11,950	0.1%

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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								
	二零二二年 三月底 End of Mar 2022	二零二一年 三月底 End of Mar 2021	變動 Change	二零二二年一月至三月 Jan - Mar 2022			二零二一年一月至三月 Jan - Mar 2021			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)	13,792,798	13,541,856	1.9%	23,767	89,580	113,347	13,369	99,901	113,270	77.8%	-10.3%	0.1%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,237,877	1,227,174	0.9%	4,542	3,367	7,909	6,266	3,267	9,533	-27.5%	3.1%	-17.0%
其他個人業務 Other Individual Business	115,718	110,808	4.4%	0	198	198	0	202	202	NA	-2.0%	-2.0%
退休計劃團體業務 Retirement Scheme Group Business	411,685	400,583	2.8%	13,725	2,032	15,757	12,088	2,347	14,435	13.5%	-13.4%	9.2%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,489	17,669	-1.0%	0	1,679	1,679	0	1,679	1,679	NA	0.0%	0.0%
總額 Total	15,575,567	15,298,090	1.8%	42,034	96,856	138,890	31,723	107,396	139,119	32.5%	-9.8%	-0.2%

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				
	二零二二年一月至三月 Jan - Mar 2022			二零二一年一月至三月 Jan - Mar 2021	變動 Change	二零二二年一月至三月 Jan - Mar 2022			二零二一年一月至三月 Jan - Mar 2021	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)	118,363	45,545	163,908	178,121	-8.0%	9,632	38,981	48,613	45,964	5.8%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	13,999	774	14,773	23,099	-36.0%	5,966	1,939	7,905	12,098	-34.7%
其他個人業務 Other Individual Business	1,110	291	1,401	1,060	32.2%	8	48	56	29	93.1%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	2,788	2,856	-2.4%	11,877	2,476	14,353	15,848	-9.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	778	707	10.0%	0	713	713	787	-9.4%
總額 Total	NA	NA	183,648	205,843	-10.8%	27,483	44,157	71,640	74,726	-4.1%

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)		
	二零二二年一月至三月 Jan - Mar 2022	二零二一年一月至三月 Jan - Mar 2021	變動 Change	二零二二年一月至三月 Jan - Mar 2022	二零二一年一月至三月 Jan - Mar 2021	變動 Change
	7,368	7,795	-5.5%	18,126	21,391	-15.3%

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	二零二二年一月至三月 Jan - Mar 2022	二零二一年一月至三月 Jan - Mar 2021	變動 Change
終身壽險 Whole Life	292 (28.4%)	338 (36.5%)	↓ 13.6%
儲蓄壽險 Endowment	19 (1.8%)	17 (1.8%)	↑ 11.8%
萬用壽險 Universal Life	14 (1.4%)	8 (0.9%)	↑ 75.0%
醫療 Medical	319 (31.0%)	178 (19.2%)	↑ 79.2%
危疾 Critical Illness	323 (31.4%)	321 (34.6%)	↑ 0.6%
年金 Annuities	24 (2.3%)	29 (3.1%)	↓ 17.2%
其他 Others	38 (3.7%)	36 (3.9%)	↑ 5.6%
保單總數 Total no. of policies	1,029 (100%)	927 (100%)	↑ 11.0%

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	二零二二年一月至三月 Jan - Mar 2022	二零二一年一月至三月 Jan - Mar 2021	變動 Change
終身壽險 Whole Life	262 (75.9%)	63 (61.2%)	↑ 315.9%
儲蓄壽險 Endowment	14 (4.1%)	1 (1.0%)	↑ 1300.0%
萬用壽險 Universal Life	28 (8.1%)	14 (13.6%)	↑ 100.0%
醫療 Medical	3 (0.9%)	2 (1.9%)	↑ 50.0%
危疾 Critical Illness	14 (4.1%)	5 (4.9%)	↑ 180.0%
年金 Annuities	3 (0.9%)	3 (2.9%)	0.0%
其他 Others	21 (6.1%)	15 (14.6%)	↑ 40.0%
總保費 Total premiums	345 (100%)	103 (100%)	↑ 235.0%

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.