

二零二三年一月至三月臨時統計數字摘要  
Summary on January - March 2023 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

概要 Highlights	2023		2022		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)	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)	46,979	42,443			10.7%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	20,660	19,327			6.9%
淨保費 Net Premiums	12,460	11,966			4.1%
承保利潤/(虧損) Underwriting Profit/(Loss)	513	1,063			-51.7%

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				
	2023		2022		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)	一月至三月 Jan-Mar (百萬元)(\$m)	
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	43,476	37,744			15.2%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	3,419	4,573			-25.2%
其他個人業務 Other Individual Business	13	12			8.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	71	114			-37.7%
<b>總額(不包括退休計劃) Total (exclude Retirement Scheme)</b>	<b>46,979</b>	<b>42,443</b>			<b>10.7%</b>

#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		
	2023		2022		變動 Change	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)	一月至三月 Jan-Mar (百萬元)(\$m)		
意外及健康 Accident & Health	6,761	6,096	10.9%	5,510	4,982	10.6%
汽車 Motor Vehicle	1,525	1,327	15.0%	1,207	1,077	12.1%
貨運 Goods in Transit	505	520	-2.8%	198	192	3.0%
財產損壞 Property Damage	3,865	3,587	7.8%	1,090	1,240	-12.1%
一般法律責任 General Liability	3,983	3,910	1.9%	2,701	2,683	0.7%
金錢損失 Pecuniary Loss	1,265	1,340	-5.6%	632	695	-9.1%
其他 Others	2,756	2,547	8.2%	1,122	1,097	2.3%
<b>總額 Total</b>	<b>20,660</b>	<b>19,327</b>	<b>6.9%</b>	<b>12,460</b>	<b>11,966</b>	<b>4.1%</b>

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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								
	二零二三年 三月底 End of Mar 2023	二零二二年 三月底 End of Mar 2022	變動 Change	二零二三年一月至三月 Jan - Mar 2023			二零二二年一月至三月 Jan - Mar 2022			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)	13,900,248	13,792,798	0.8%	19,923	89,807	109,730	23,767	89,580	113,347	-16.2%	0.3%	-3.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,215,456	1,237,877	-1.8%	3,355	3,132	6,487	4,542	3,367	7,909	-26.1%	-7.0%	-18.0%
其他個人業務 Other Individual Business	116,676	115,718	0.8%	0	191	191	0	198	198	NA	-3.5%	-3.5%
退休計劃團體業務 Retirement Scheme Group Business	425,644	411,685	3.4%	6,239	2,015	8,254	13,725	2,032	15,757	-54.5%	-0.8%	-47.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	16,786	17,489	-4.0%	0	1,897	1,897	0	1,679	1,679	NA	13.0%	13.0%
總額 Total	15,674,810	15,575,567	0.6%	29,517	97,042	126,559	42,034	96,856	138,890	-29.8%	0.2%	-8.9%

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				
	二零二三年一月至三月 Jan - Mar 2023			二零二二年一月至三月 Jan - Mar 2022	變動 Change	二零二三年一月至三月 Jan - Mar 2023			二零二二年一月至三月 Jan - Mar 2022	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)	151,071	40,155	191,226	163,908	16.7%	25,235	33,542	58,777	48,613	20.9%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	16,965	816	17,781	14,773	20.4%	7,877	2,106	9,983	7,905	26.3%
其他個人業務 Other Individual Business	1,156	732	1,888	1,401	34.8%	7	82	89	56	58.9%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	2,337	2,788	-16.2%	6,957	1,884	8,841	14,353	-38.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	626	778	-19.5%	0	855	855	713	19.9%
總額 Total	NA	NA	213,858	183,648	16.4%	40,076	38,469	78,545	71,640	9.6%

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)		
	二零二三年一月至三月 Jan - Mar 2023	二零二二年一月至三月 Jan - Mar 2022	變動 Change	二零二三年一月至三月 Jan - Mar 2023	二零二二年一月至三月 Jan - Mar 2022	變動 Change
	9,219	7,368	25.1%	17,863	18,126	-1.5%

**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	二零二三年一月至三月 Jan – Mar 2023	二零二二年一月至三月 Jan – Mar 2022	變動 Change
終身壽險 Whole Life	19,198 (55.6%)	292 (28.4%)	↑ 6474.7%
儲蓄壽險 Endowment	702 (2.0%)	19 (1.8%)	↑ 3594.7%
萬用壽險 Universal Life	122 (0.4%)	14 (1.4%)	↑ 771.4%
醫療 Medical	1,690 (4.9%)	319 (31.0%)	↑ 429.8%
危疾 Critical Illness	11,522 (33.4%)	323 (31.4%)	↑ 3467.2%
年金 Annuities	703 (2.0%)	24 (2.3%)	↑ 2829.2%
其他 Others	569 (1.6%)	38 (3.7%)	↑ 1397.4%
<b>保單總數 Total no. of policies</b>	<b>34,506 (100%)</b>	<b>1,029 (100%)</b>	<b>↑ 3253.4%</b>

**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	二零二三年一月至三月 Jan – Mar 2023	二零二二年一月至三月 Jan – Mar 2022	變動 Change
終身壽險 Whole Life	7,670 (79.8%)	262 (75.9%)	↑ 2827.5%
儲蓄壽險 Endowment	957 (10.0%)	14 (4.1%)	↑ 6735.7%
萬用壽險 Universal Life	187 (1.9%)	28 (8.1%)	↑ 567.9%
醫療 Medical	14 (0.1%)	3 (0.9%)	↑ 366.7%
危疾 Critical Illness	310 (3.2%)	14 (4.1%)	↑ 2114.3%
年金 Annuities	271 (2.8%)	3 (0.9%)	↑ 8933.3%
其他 Others	204 (2.1%)	21 (6.1%)	↑ 871.4%
<b>總保費 Total premiums</b>	<b>9,613 (100%)</b>	<b>345 (100%)</b>	<b>↑ 2686.4%</b>

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.