

二零二二年一月至九月臨時統計數字摘要  
**Summary on January - September 2022 Provisional Statistics**  
**香港保險業務**  
**Hong Kong Insurance Business**

概要 Highlights	2022		2021		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)	112,172	122,466			-8.4%
<u>一般業務 General Business</u>					
毛保費 Gross Premiums	51,385	48,808			5.3%
淨保費 Net Premiums	33,724	32,793			2.8%
承保利潤/(虧損) Underwriting Profit/(Loss)	3,397	1,223			177.8%

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		
	2022 一月至九月 Jan-Sep (百萬元)(\$m)	2021 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)	99,886	100,237	-0.4%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	11,859	21,903	-45.9%
其他個人業務 Other Individual Business	32	22	45.5%
非退休計劃團體業務 Non-Retirement Scheme Group Business	395	304	29.9%
<b>總額(不包括退休計劃)</b> <b>Total (exclude Retirement Scheme)</b>	<b>112,172</b>	<b>122,466</b>	<b>-8.4%</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		
	2022 一月至九月 Jan-Sep (百萬元)(\$m)	2021 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change	2022 一月至九月 Jan-Sep (百萬元)(\$m)	2021 一月至九月 Jan-Sep (百萬元)(\$m)	變動 Change
意外及健康 Accident & Health	15,537	14,167	9.7%	12,909	11,837	9.1%
汽車 Motor Vehicle	4,112	4,029	2.1%	3,365	3,287	2.4%
貨運 Goods in Transit	1,413	1,259	12.2%	578	660	-12.4%
財產損壞 Property Damage	10,452	10,455	0.0%	4,176	4,442	-6.0%
一般法律責任 General Liability	11,776	11,075	6.3%	8,150	7,805	4.4%
金錢損失 Pecuniary Loss	4,388	4,456	-1.5%	2,747	3,040	-9.6%
其他 Others	3,707	3,367	10.1%	1,799	1,722	4.5%
<b>總額</b> <b>Total</b>	<b>51,385</b>	<b>48,808</b>	<b>5.3%</b>	<b>33,724</b>	<b>32,793</b>	<b>2.8%</b>

二零二二年一月至九月臨時統計數字摘要  
**Summary on January - September 2022 Provisional Statistics**  
 香港保險業務  
**Hong Kong Insurance Business**

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 九月底 End of Sep 2022	二零二一年 九月底 End of Sep 2021	變動 Change	二零二二年一月至九月 Jan - Sep 2022			二零二一年一月至九月 Jan - Sep 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)	13,839,427	13,671,342	1.2%	65,724	254,414	320,138	45,874	289,637	335,511	43.3%	-12.2%	-4.6%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,228,689	1,232,641	-0.3%	11,720	10,167	21,887	21,514	10,559	32,073	-45.5%	-3.7%	-31.8%
其他個人業務 Other Individual Business	117,393	113,082	3.8%	0	599	599	0	606	606	NA	-1.2%	-1.2%
退休計劃團體業務 Retirement Scheme Group Business	421,323	407,275	3.4%	28,524	5,890	34,414	28,231	6,576	34,807	1.0%	-10.4%	-1.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	17,165	17,600	-2.5%	0	4,322	4,322	0	4,104	4,104	NA	5.3%	5.3%
總額 Total	15,623,997	15,441,940	1.2%	105,968	275,392	381,360	95,619	311,482	407,101	10.8%	-11.6%	-6.3%

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				
	二零二二年一月至九月 Jan - Sep 2022			二零二一年一月至九月 Jan - Sep 2021	變動 Change	二零二二年一月至九月 Jan - Sep 2022			二零二一年一月至九月 Jan - Sep 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)	357,089	134,189	491,278	507,287	-3.2%	47,609	116,654	164,263	163,067	0.7%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	44,809	2,733	47,542	64,922	-26.8%	17,322	6,110	23,431	36,404	-35.6%
其他個人業務 Other Individual Business	3,350	1,412	4,762	3,335	42.8%	26	178	204	98	108.2%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	7,832	9,237	-15.2%	26,202	6,578	32,780	41,645	-21.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,108	2,087	1.0%	0	2,491	2,491	2,428	2.6%
總額 Total	NA	NA	553,522	586,868	-5.7%	91,159	132,011	223,170	243,642	-8.4%

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)		
	二零二二年一月至九月 Jan - Sep 2022	二零二一年一月至九月 Jan - Sep 2021	變動 Change	二零二二年一月至九月 Jan - Sep 2022	二零二一年一月至九月 Jan - Sep 2021	變動 Change
	19,647	15,328	28.2%	59,934	54,358	10.3%

**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	二零二二年一月至九月 Jan – Sep 2022	二零二一年一月至九月 Jan – Sep 2021	變動 Change
終身壽險 Whole Life	1,183 (35.3%)	933 (31.3%)	↑ 26.8%
儲蓄壽險 Endowment	59 (1.8%)	58 (1.9%)	↑ 1.7%
萬用壽險 Universal Life	20 (0.6%)	26 (0.9%)	↓ 23.1%
醫療 Medical	763 (22.8%)	613 (20.6%)	↑ 24.5%
危疾 Critical Illness	1,080 (32.2%)	1,143 (38.4%)	↓ 5.5%
年金 Annuities	69 (2.1%)	53 (1.8%)	↑ 30.2%
其他 Others	175 (5.2%)	153 (5.1%)	↑ 14.4%
<b>保單總數</b> <b>Total no. of policies</b>	<b>3,349</b> <b>(100%)</b>	<b>2,979</b> <b>(100%)</b>	<b>↑ 12.4%</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	二零二二年一月至九月 Jan – Sep 2022	二零二一年一月至九月 Jan – Sep 2021	變動 Change
終身壽險 Whole Life	767 (76.5%)	271 (57.1%)	↑ 183.0%
儲蓄壽險 Endowment	35 (3.5%)	44 (9.3%)	↓ 20.5%
萬用壽險 Universal Life	43 (4.3%)	37 (7.8%)	↑ 16.2%
醫療 Medical	7 (0.7%)	5 (1.1%)	↑ 40.0%
危疾 Critical Illness	48 (4.8%)	37 (7.8%)	↑ 29.7%
年金 Annuities	26 (2.6%)	7 (1.5%)	↑ 271.4%
其他 Others	76 (7.6%)	74 (15.6%)	↑ 2.7%
<b>總保費</b> <b>Total premiums</b>	<b>1,002</b> <b>(100%)</b>	<b>475</b> <b>(100%)</b>	<b>↑ 110.9%</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.