

二零一三年臨時統計數字摘要
Summary on 2013 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>	2013 (百萬元)(\$ m)	2012 (百萬元)(\$ m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	92,588	77,844	18.9%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	42,120	39,312	7.1%
淨保費 Net Premiums	29,179	27,008	8.0%
承保利潤/(虧損) Underwriting Profit/(Loss)	3,038	2,215	37.2%

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		
	2013 (百萬元)(\$ m)	2012 (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)	73,015	60,339	21.0%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	19,132	17,122	11.7%
其他個人業務 Other Individual Business	156	104	50.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	285	279	2.2%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	92,588	77,844	18.9%

#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		
	2013 (百萬元)(\$ m)	2012 (百萬元)(\$ m)	變動 Change	2013 (百萬元)(\$ m)	2012 (百萬元)(\$ m)	變動 Change
意外及健康 Accident & Health	10,846	10,399	4.3%	8,759	8,643	1.3%
汽車 Motor Vehicle	4,555	4,212	8.1%	3,785	3,529	7.3%
貨運 Goods in Transit	1,366	1,502	-9.1%	885	995	-11.1%
財產損壞 Property Damage	8,998	8,369	7.5%	3,969	3,589	10.6%
一般法律責任 General Liability	11,178	9,569	16.8%	8,457	6,943	21.8%
金錢損失 Pecuniary Loss	2,515	2,845	-11.6%	1,435	1,532	-6.3%
其他 Others	2,662	2,416	10.2%	1,889	1,777	6.3%
總額 Total	42,120	39,312	7.1%	29,179	27,008	8.0%

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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								
	二零一三年 年底 End of 2013	二零一二年 年底 End of 2012	變動 Change	2013			2012			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)	8,791,908	8,337,183	5.5%	31,923	141,372	173,295	27,414	119,006	146,420	16.4%	18.8%	18.4%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,703,247	1,752,945	-2.8%	12,578	42,102	54,680	7,978	41,970	49,948	57.7%	0.3%	9.5%
其他個人業務 Other Individual Business	183,013	182,662	0.2%	0	909	909	0	805	805	NA	12.9%	12.9%
退休計劃團體業務 Retirement Scheme Group Business	327,668	319,873	2.4%	9,811	7,286	17,097	8,282	8,426	16,708	18.5%	-13.5%	2.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	18,885	18,400	2.6%	5	2,663	2,668	6	2,045	2,051	-16.7%	30.2%	30.1%
總額 Total	11,024,721	10,611,063	3.9%	54,317	194,332	248,649	43,680	172,252	215,932	24.4%	12.8%	15.2%

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				
	2013			2012	變動 Change	2013			2012	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)	295,022	208,604	503,626	463,522	8.7%	8,265	53,250	61,515	42,655	44.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	136,440	4,285	140,725	135,915	3.5%	34,246	2,284	36,530	31,085	17.5%
其他個人業務 Other Individual Business	9,801	9,319	19,120	9,913	92.9%	241	294	535	124	331.5%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	15,636	15,551	0.5%	8,078	5,441	13,519	13,874	-2.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	3,257	3,149	3.4%	26	1,299	1,325	1,158	14.4%
總額 Total	NA	NA	682,364	628,050	8.6%	50,856	62,568	113,424	88,896	27.6%

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)		
	2013	2012	變動 Change	2013	2012	變動 Change
	2,842	2,198	29.3%	25,136	19,593	28.3%