

二零一四年臨時統計數字摘要  
Summary on 2014 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>      | 2014<br>(百萬元)(\$ m) | 2013<br>(百萬元)(\$ m) | 變動<br>Change |
| 保單保費(不包括退休計劃)<br>Office Premiums (exclude Retirement Scheme) | 114,036             | 92,588              | 23.2%        |
| <u>一般業務 General Business</u>                                 |                     |                     |              |
| 毛保費<br>Gross Premiums  | 43,896              | 42,120              | 4.2%         |
| 淨保費<br>Net Premiums  | 30,299              | 29,179              | 3.8%         |
| 承保利潤/(虧損)<br>Underwriting Profit/(Loss)                      | 3,010               | 3,038               | -0.9%        |

| 長期業務(新造業務 #) Long Term Business (New Business #)           |                         |                     |              |
|--|-------------------------|---------------------|--------------|
| 業務類別<br>Class of Business                                  | 保單保費<br>Office Premiums |                     |              |
|  | 2014<br>(百萬元)(\$ m)     | 2013<br>(百萬元)(\$ m) | 變動<br>Change |
| 個人人壽及年金(非投資相連)<br>Individual Life and Annuity (Non-Linked) | 97,357                  | 73,015              | 33.3%        |
| 個人人壽及年金(投資相連)<br>Individual Life and Annuity (Linked)      | 16,052                  | 19,132              | -16.1%       |
| 其他個人業務<br>Other Individual Business                        | 176                     | 156                 | 12.8%        |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business          | 451                     | 285                 | 58.2%        |
| <b>總額(不包括退休計劃)<br/>Total (exclude Retirement Scheme)</b>   | <b>114,036</b>          | <b>92,588</b>       | <b>23.2%</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<br>Class of Business   | 毛保費<br>Gross Premiums |                     |              | 淨保費<br>Net Premiums |                     |              |
|                             | 2014<br>(百萬元)(\$ m)   | 2013<br>(百萬元)(\$ m) | 變動<br>Change | 2014<br>(百萬元)(\$ m) | 2013<br>(百萬元)(\$ m) | 變動<br>Change |
| 意外及健康<br>Accident & Health  | 11,545                | 10,846              | 6.4%         | 9,357               | 8,759               | 6.8%         |
| 汽車<br>Motor Vehicle         | 4,840                 | 4,555               | 6.3%         | 4,037               | 3,785               | 6.7%         |
| 貨運<br>Goods in Transit      | 1,698                 | 1,366               | 24.3%        | 878                 | 885                 | -0.8%        |
| 財產損壞<br>Property Damage     | 8,953                 | 8,998               | -0.5%        | 4,026               | 3,969               | 1.4%         |
| 一般法律責任<br>General Liability | 10,983                | 11,178              | -1.7%        | 8,432               | 8,457               | -0.3%        |
| 金錢損失<br>Pecuniary Loss      | 2,869                 | 2,515               | 14.1%        | 1,438               | 1,435               | 0.2%         |
| 其他<br>Others                | 3,008                 | 2,662               | 13.0%        | 2,131               | 1,889               | 12.8%        |
| <b>總額<br/>Total</b>         | <b>43,896</b>         | <b>42,120</b>       | <b>4.2%</b>  | <b>30,299</b>       | <b>29,179</b>       | <b>3.8%</b>  |

二零一四年臨時統計數字摘要  
**Summary on 2014 Provisional Statistics**  
 香港保險業務  
**Hong Kong Insurance Business**

| 長期業務 (有效業務)<br>Long Term Business (Inforce Business)   |   |                            |              |                                |                                     |                               |                                |                                     |                               |              |                   |             |
|--|---|----------------------------|--------------|--------------------------------|-------------------------------------|-------------------------------|--------------------------------|-------------------------------------|-------------------------------|--------------|-------------------|-------------|
| 業務類別<br>Class of Business                              | 保單/計劃數目<br>Number of Policies/ Schemes                      |                            |              | 保費收入<br>Revenue Premiums       |                                     |                               |                                |                                     |                               |              |                   |             |
|  | 二零一四年<br>年底<br>End of 2014                                  | 二零一三年<br>年底<br>End of 2013 | 變動<br>Change | 2014                           |                                     |                               | 2013                           |                                     |                               | 變動<br>Change |                   |             |
|  |   |                            |              | 整付<br>Single<br>(百萬元)<br>(\$m) | 非整付<br>Non-Single<br>(百萬元)<br>(\$m) | 總額<br>Total<br>(百萬元)<br>(\$m) | 整付<br>Single<br>(百萬元)<br>(\$m) | 非整付<br>Non-Single<br>(百萬元)<br>(\$m) | 總額<br>Total<br>(百萬元)<br>(\$m) | 整付<br>Single | 非整付<br>Non-Single | 總額<br>Total |
|  | 個人人壽及年金 (非投資相連)<br>Individual Life and Annuity (Non-Linked) | 9,254,424                  | 8,791,908    | 5.3%                           | 49,364                              | 164,472                       | 213,836                        | 31,923                              | 141,372                       | 173,295      | 54.6%             | 16.3%       |
| 個人人壽及年金 (投資相連)<br>Individual Life and Annuity (Linked) | 1,656,819   | 1,703,247                  | -2.7%        | 10,878                         | 37,945                              | 48,823                        | 12,578                         | 42,102                              | 54,680                        | -13.5%       | -9.9%             | -10.7%      |
| 其他個人業務<br>Other Individual Business                    | 182,961   | 183,013                    | 0.0%         | 0                              | 1,020                               | 1,020                         | 0                              | 909                                 | 909                           | NA           | 12.2%             | 12.2%       |
| 退休計劃團體業務<br>Retirement Scheme Group Business           | 340,315   | 327,668                    | 3.9%         | 11,746                         | 7,344                               | 19,090                        | 9,811                          | 7,286                               | 17,097                        | 19.7%        | 0.8%              | 11.7%       |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business      | 20,345  | 18,885                     | 7.7%         | 1                              | 3,034                               | 3,035                         | 5                              | 2,663                               | 2,668                         | -80.0%       | 13.9%             | 13.8%       |
| 總額<br>Total  | 11,454,864  | 11,024,721                 | 3.9%         | 71,989                         | 213,815                             | 285,804                       | 54,317                         | 194,332                             | 248,649                       | 32.5%        | 10.0%             | 14.9%       |

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<br>Class of Business                                   | 終止保單數目<br>Number of Policy Terminations |                               |                             |                             |              | 利益給付金額<br>Amount of Benefit Payments  |  |   |   |              |
|---|---|-------------------------------|-----------------------------|-----------------------------|--------------|---|--|---|---|--------------|
|   | 2014                                    |                               |                             | 2013                        | 變動<br>Change | 2014  |  |   | 2013  | 變動<br>Change |
|   | 失效/ 退保<br>Lapse/<br>Surrender           | 其他終止<br>Other<br>Terminations | 所有終止<br>All<br>Terminations | 所有終止<br>All<br>Terminations |              | 給予個人的<br>退保利益<br>Lapse/<br>Surrender<br>Benefits Paid<br>to Individuals<br>(百萬元)<br>(\$m) | 給予個人的<br>其他申索<br>及利益<br>Other Claims<br>and Benefits<br>Paid to<br>Individuals<br>(百萬元)<br>(\$m) | 所有利益<br>給付金額<br>All Benefit<br>Payments<br>(百萬元)<br>(\$m) | 所有利益<br>給付金額<br>All Benefit<br>Payments<br>(百萬元)<br>(\$m) |              |
|   |   |                               |                             |                             |              |   |  |   |   |              |
| 個人人壽及年金 (非投資相連)<br>Individual Life and Annuity (Non-Linked) | 293,038                                 | 233,085                       | 526,123                     | 503,626                     | 4.5%         | 11,769  | 67,361   | 79,130  | 61,515  | 28.6%        |
| 個人人壽及年金 (投資相連)<br>Individual Life and Annuity (Linked)      | 113,228                                 | 4,670                         | 117,898                     | 140,725                     | -16.2%       | 30,043  | 2,372  | 32,415  | 36,530  | -11.3%       |
| 其他個人業務<br>Other Individual Business                         | 7,857                                   | 12,119                        | 19,976                      | 19,120                      | 4.5%         | 283   | 322  | 605   | 535   | 13.1%        |
| 退休計劃團體業務<br>Retirement Scheme Group Business                | NA                                      | NA                            | 15,988                      | 15,636                      | 2.3%         | 11,289  | 6,617  | 17,906  | 13,519  | 32.5%        |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business           | NA                                      | NA                            | 3,040                       | 3,257                       | -6.7%        | 26  | 1,951  | 1,977   | 1,325   | 49.2%        |
| 總額<br>Total   | NA                                      | NA                            | 683,025                     | 682,364                     | 0.1%         | 53,410  | 78,623   | 132,033   | 113,424   | 16.4%        |

長期業務 (再保險業務)

Long Term Business (Reinsurance Business)

| 再保險業務總額<br>Total Reinsurance Business | 保費收入 Revenue Premiums  |       |              |  |        |              |
|---------------------------------------|--|-------|--------------|--|--------|--------------|
|                                       | 分出再保險的可收取的保費<br>Premiums Receivable under<br>Reinsurance Assumed<br>(百萬元)<br>(\$m) |       |              | 分出再保險的應付的保費<br>Premiums Payable under<br>Reinsurance Ceded<br>(百萬元)<br>(\$m) |        |              |
|                                       | 2014   | 2013  | 變動<br>Change | 2014   | 2013   | 變動<br>Change |
|                                       |  |       |              |  |        |              |
|                                       | 4,660  | 2,842 | 64.0%        | 27,569   | 25,136 | 9.7%         |