

二零一五年一月至九月臨時統計數字摘要
Summary on January - September 2015 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2015		變動 Change
	一至九月 Jan-Sep (百萬元)(\$ m)	2014 一至九月 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)	97,595	84,006	16.2%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	35,474	34,727	2.2%
淨保費 Net Premiums	24,841	24,301	2.2%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,506	2,391	-37.0%

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		
	2015 一至九月 Jan-Sep (百萬元)(\$ m)	2014 一至九月 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)	88,325	71,613	23.3%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	8,787	11,914	-26.2%
其他個人業務 Other Individual Business	137	126	8.7%
非退休計劃團體業務 Non-Retirement Scheme Group Business	346	353	-2.0%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	97,595	84,006	16.2%

#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		
	2015 一至九月 Jan-Sep (百萬元)(\$ m)	2014 一至九月 Jan-Sep (百萬元)(\$ m)	變動 Change	2015 一至九月 Jan-Sep (百萬元)(\$ m)	2014 一至九月 Jan-Sep (百萬元)(\$ m)	變動 Change
意外及健康 Accident & Health	10,191	9,313	9.4%	7,981	7,642	4.4%
汽車 Motor Vehicle	3,924	3,800	3.3%	3,263	3,190	2.3%
貨運 Goods in Transit	1,152	1,218	-5.4%	727	677	7.4%
財產損壞 Property Damage	6,577	6,941	-5.2%	3,149	3,110	1.3%
一般法律責任 General Liability	8,714	8,598	1.3%	6,590	6,654	-1.0%
金錢損失 Pecuniary Loss	2,080	2,158	-3.6%	1,096	1,093	0.3%
其他 Others	2,836	2,699	5.1%	2,035	1,935	5.2%
總額 Total	35,474	34,727	2.2%	24,841	24,301	2.2%

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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								
	二零一五年 九月底 End of Sep 2015	二零一四年 九月底 End of Sep 2014	變動 Change	二零一五年一月至九月 Jan - Sep 2015			二零一四年一月至九月 Jan - Sep 2014			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)	9,672,276	9,108,019	6.2%	42,097	143,996	186,093	36,250	120,897	157,147	16.1%	19.1%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,592,825	1,660,415	-4.1%	7,950	23,499	31,449	8,507	28,947	37,454	-6.5%	-18.8%	-16.0%
其他個人業務 Other Individual Business	184,403	182,189	1.2%	0	807	807	0	893	893	NA	-9.6%	-9.6%
退休計劃團體業務 Retirement Scheme Group Business	354,746	338,633	4.8%	10,275	5,885	16,160	8,152	5,743	13,895	26.0%	2.5%	16.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,851	20,267	-2.1%	0	2,675	2,675	1	2,527	2,528	-100.0%	5.9%	5.8%
總額 Total	11,824,101	11,309,523	4.5%	60,322	176,862	237,184	52,910	159,007	211,917	14.0%	11.2%	11.9%

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				
	二零一五年一月至九月 Jan - Sep 2015			二零一四年 一月至九月 Jan - Sep 2014	變動 Change	二零一五年一月至九月 Jan - Sep 2015			二零一四年 一月至九月 Jan - Sep 2014	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)	225,192	170,630	395,822	402,615	-1.7%	10,816	58,450	69,266	61,003	13.5%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	80,069	2,847	82,916	91,119	-9.0%	23,714	1,738	25,452	25,173	1.1%
其他個人業務 Other Individual Business	5,811	8,393	14,204	15,330	-7.3%	168	279	447	450	-0.7%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	11,567	11,449	1.0%	9,143	5,878	15,021	12,250	22.6%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,826	2,391	18.2%	1	1,550	1,551	1,500	3.4%
總額 Total	NA	NA	507,335	522,904	-3.0%	43,842	67,895	111,737	100,376	11.3%

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)		
	二零一五年一月至九月 Jan - Sep 2015	二零一四年一月至九月 Jan - Sep 2014	變動 Change	二零一五年一月至九月 Jan - Sep 2015	二零一四年一月至九月 Jan - Sep 2014	變動 Change
	4,624	3,244	42.5%	24,518	20,351	20.5%