

二零一六年一月至九月臨時統計數字摘要
Summary on January - September 2016 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2016		變動 Change
	一至九月 Jan-Sep (百萬元)(\$ m)	2015 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)	132,552	97,595	35.8%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	35,742	35,474	0.8%
淨保費 Net Premiums	24,720	24,841	-0.5%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,290	1,506	-14.3%

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		
	2016 一至九月 Jan-Sep (百萬元)(\$ m)	2015 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)	128,564	88,325	45.6%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	3,514	8,787	-60.0%
其他個人業務 Other Individual Business	188	137	37.2%
非退休計劃團體業務 Non-Retirement Scheme Group Business	286	346	-17.3%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	132,552	97,595	35.8%

#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		
	2016 一至九月 Jan-Sep (百萬元)(\$ m)	2015 一至九月 Jan-Sep (百萬元)(\$ m)	變動 Change	2016 一至九月 Jan-Sep (百萬元)(\$ m)	2015 一至九月 Jan-Sep (百萬元)(\$ m)	變動 Change
意外及健康 Accident & Health	11,259	10,191	10.5%	8,824	7,981	10.6%
汽車 Motor Vehicle	3,998	3,924	1.9%	3,357	3,263	2.9%
貨運 Goods in Transit	1,038	1,152	-9.9%	668	727	-8.1%
財產損壞 Property Damage	6,282	6,577	-4.5%	3,184	3,149	1.1%
一般法律責任 General Liability	8,431	8,714	-3.2%	6,159	6,590	-6.5%
金錢損失 Pecuniary Loss	1,900	2,080	-8.7%	1,005	1,096	-8.3%
其他 Others	2,834	2,836	-0.1%	1,523	2,035	-25.2%
總額 Total	35,742	35,474	0.8%	24,720	24,841	-0.5%

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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								
	二零一六年 九月底 End of Sep 2016	二零一五年 九月底 End of Sep 2015	變動 Change	二零一六年一月至九月 Jan - Sep 2016			二零一五年一月至九月 Jan - Sep 2015			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)	10,375,840	9,672,276	7.3%	50,436	197,373	247,809	42,097	143,996	186,093	19.8%	37.1%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,507,207	1,592,825	-5.4%	3,354	17,530	20,884	7,950	23,499	31,449	-57.8%	-25.4%	-33.6%
其他個人業務 Other Individual Business	189,147	184,403	2.6%	0	895	895	0	807	807	NA	10.9%	10.9%
退休計劃團體業務 Retirement Scheme Group Business	341,838	354,746	-3.6%	13,399	5,669	19,068	10,275	5,885	16,160	30.4%	-3.7%	18.0%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,570	19,851	-1.4%	0	2,852	2,852	0	2,675	2,675	NA	6.6%	6.6%
總額 Total	12,433,602	11,824,101	5.2%	67,189	224,319	291,508	60,322	176,862	237,184	11.4%	26.8%	22.9%

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				
	二零一六年一月至九月 Jan - Sep 2016			二零一五年一 月至九月 Jan - Sep 2015	變動 Change	二零一六年一月至九月 Jan - Sep 2016			二零一五年一 月至九月 Jan - Sep 2015	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)	281,441	169,348	450,789	395,822	13.9%	18,652	59,619	78,271	69,266	13.0%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	72,484	1,781	74,265	82,916	-10.4%	18,246	1,589	19,835	25,452	-22.1%
其他個人業務 Other Individual Business	6,332	8,408	14,740	14,204	3.8%	217	373	590	447	32.0%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	10,082	11,567	-12.8%	11,146	4,091	15,237	15,021	1.4%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	2,523	2,826	-10.7%	1	1,661	1,662	1,551	7.2%
總額 Total	NA	NA	552,399	507,335	8.9%	48,262	67,333	115,595	111,737	3.5%

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)		
	二零一六年一月至九月 Jan - Sep 2016	二零一五年一月至九月 Jan - Sep 2015	變動 Change	二零一六年一月至九月 Jan - Sep 2016	二零一五年一月至九月 Jan - Sep 2015	變動 Change
	9,233	4,624	99.7%	24,010	24,518	-2.1%