

二零一五年臨時統計數字摘要
Summary on 2015 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>	2015 (百萬元)(\$ m)	2014 (百萬元)(\$ m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	131,273	114,036	15.1%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	45,961	43,896	4.7%
淨保費 Net Premiums	32,085	30,299	5.9%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,697	3,010	-43.6%

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 (百萬元)(\$ m)	2014 (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)	120,435	97,357	23.7%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	10,243	16,052	-36.2%
其他個人業務 Other Individual Business	178	176	1.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	417	451	-7.5%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	131,273	114,036	15.1%

#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 (百萬元)(\$ m)	2014 (百萬元)(\$ m)	變動 Change	2015 (百萬元)(\$ m)	2014 (百萬元)(\$ m)	變動 Change
意外及健康 Accident & Health	13,577	11,545	17.6%	10,752	9,357	14.9%
汽車 Motor Vehicle	5,304	4,840	9.6%	4,422	4,037	9.5%
貨運 Goods in Transit	1,471	1,698	-13.4%	942	878	7.3%
財產損壞 Property Damage	8,578	8,953	-4.2%	4,048	4,026	0.5%
一般法律責任 General Liability	11,083	10,983	0.9%	8,264	8,432	-2.0%
金錢損失 Pecuniary Loss	2,739	2,869	-4.5%	1,333	1,438	-7.3%
其他 Others	3,209	3,008	6.7%	2,324	2,131	9.1%
總額 Total	45,961	43,896	4.7%	32,085	30,299	5.9%

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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 年底 End of 2015	二零一四年 年底 End of 2014	變動 Change	2015			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)	9,907,641	9,254,424	7.1%	54,979	198,289	253,268	49,364	164,472	213,836	11.4%	20.6%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,573,076	1,656,819	-5.1%	9,243	30,988	40,231	10,878	37,945	48,823	-15.0%	-18.3%	-17.6%
其他個人業務 Other Individual Business	184,139	182,961	0.6%	0	1,091	1,091	0	1,020	1,020	NA	7.0%	7.0%
退休計劃團體業務 Retirement Scheme Group Business	357,462	340,315	5.0%	14,210	7,784	21,994	11,746	7,344	19,090	21.0%	6.0%	15.2%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,816	20,345	-2.6%	0	3,229	3,229	1	3,034	3,035	-100.0%	6.4%	6.4%
總額 Total	12,042,134	11,454,864	5.1%	78,432	241,381	319,813	71,989	213,815	285,804	8.9%	12.9%	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				
	2015			2014	變動 Change	2015			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)	307,404	207,769	515,173	526,123	-2.1%	15,641	73,598	89,239	79,130	12.8%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	103,691	3,836	107,527	117,898	-8.8%	30,551	2,332	32,883	32,415	1.4%
其他個人業務 Other Individual Business	8,195	10,970	19,165	19,976	-4.1%	207	367	574	605	-5.1%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	14,953	15,988	-6.5%	12,193	7,382	19,575	17,906	9.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	3,564	3,040	17.2%	1	2,082	2,083	1,977	5.4%
總額 Total	NA	NA	660,382	683,025	-3.3%	58,593	85,761	144,354	132,033	9.3%

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					
	分出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)		
	2015	2014	變動 Change	2015	2014	變動 Change
	5,540	4,660	18.9%	29,397	27,569	6.6%