

二零一六年臨時統計數字摘要
Summary on 2016 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>	2016 (百萬元)(\$ m)	2015 (百萬元)(\$ m)	變動 Change
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	185,489	131,273	41.3%
<u>一般業務 General Business</u>			
毛保費 Gross Premiums	45,643	45,961	-0.7%
淨保費 Net Premiums	31,457	32,085	-2.0%
承保利潤/(虧損) Underwriting Profit/(Loss)	1,606	1,697	-5.4%

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 (百萬元)(\$ m)	2015 (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)	179,147	120,435	48.7%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	5,744	10,243	-43.9%
其他個人業務 Other Individual Business	255	178	43.3%
非退休計劃團體業務 Non-Retirement Scheme Group Business	343	417	-17.7%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	185,489	131,273	41.3%

#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 (百萬元)(\$ m)	2015 (百萬元)(\$ m)	變動 Change	2016 (百萬元)(\$ m)	2015 (百萬元)(\$ m)	變動 Change
意外及健康 Accident & Health	13,985	13,577	3.0%	10,903	10,752	1.4%
汽車 Motor Vehicle	5,484	5,304	3.4%	4,615	4,422	4.4%
貨運 Goods in Transit	1,319	1,471	-10.3%	849	942	-9.9%
財產損壞 Property Damage	8,227	8,578	-4.1%	4,265	4,048	5.4%
一般法律責任 General Liability	10,820	11,083	-2.4%	7,710	8,264	-6.7%
金錢損失 Pecuniary Loss	2,619	2,739	-4.4%	1,354	1,333	1.6%
其他 Others	3,189	3,209	-0.6%	1,761	2,324	-24.2%
總額 Total	45,643	45,961	-0.7%	31,457	32,085	-2.0%

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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								
	二零一六年 年底 End of 2016	二零一五年 年底 End of 2015	變動 Change	2016			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)	10,621,091	9,907,641	7.2%	70,856	274,067	344,923	54,979	198,289	253,268	28.9%	38.2%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	1,486,383	1,573,076	-5.5%	5,441	23,159	28,600	9,243	30,988	40,231	-41.1%	-25.3%	-28.9%
其他個人業務 Other Individual Business	191,071	184,139	3.8%	0	1,219	1,219	0	1,091	1,091	NA	11.7%	11.7%
退休計劃團體業務 Retirement Scheme Group Business	342,619	357,462	-4.2%	17,319	7,733	25,052	14,210	7,784	21,994	21.9%	-0.7%	13.9%
非退休計劃團體業務 Non-Retirement Scheme Group Business	19,490	19,816	-1.6%	0	3,365	3,365	0	3,229	3,229	NA	4.2%	4.2%
總額 Total	12,660,654	12,042,134	5.1%	93,616	309,543	403,159	78,432	241,381	319,813	19.4%	28.2%	26.1%

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				
	2016			2015	變動 Change	2016			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 Paid to Individuals and Benefits (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)	366,500	212,089	578,589	515,173	12.3%	24,293	75,966	100,259	89,239	12.3%
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	98,129	2,728	100,857	107,527	-6.2%	27,121	2,208	29,329	32,883	-10.8%
其他個人業務 Other Individual Business	8,174	12,134	20,308	19,165	6.0%	259	602	861	574	50.0%
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	13,596	14,953	-9.1%	14,124	5,870	19,994	19,575	2.1%
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	3,261	3,564	-8.5%	0	2,241	2,241	2,083	7.6%
總額 Total	NA	NA	716,611	660,382	8.5%	65,797	86,887	152,684	144,354	5.8%

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)		
	2016	2015	變動 Change	2016	2015	變動 Change
	11,506	5,540	107.7%	29,862	29,397	1.6%