

二零零一年臨時統計數字摘要
Summary on 2001 Provisional Statistics
香港保險業務
Hong Kong Insurance Business

概要 Highlights			
	2001 (百萬元) (\$ m)	2000 (百萬元) (\$ m)	增長 Growth
一般業務 General Business			
毛保費 Gross Premiums	19,486	17,678	10.2%
淨保費 Net Premiums	12,903	12,132	6.4%
承保利潤/(虧損) Underwriting Profit/(Loss)	-380	-559 *	32.0% *
長期業務 (新造業務 #) Long Term Business (New Business #)			
保單保費(不包括退休計劃) Office Premiums (exclude Retirement Scheme)	17,020	11,536	47.5%

一般業務 General Business						
業務類別 Class of Business	毛保費 Gross Premiums			淨保費 Net Premiums		
	2001 (百萬元) (\$ m)	2000 (百萬元) (\$ m)	增長 Growth	2001 (百萬元) (\$ m)	2000 (百萬元) (\$ m)	增長 Growth
意外及健康 Accident & Health	4,076	3,656	11.5%	3,176	2,884	10.1%
汽車 Motor Vehicle	3,068	2,680	14.5%	2,405	2,238	7.5%
貨運 Goods in Transit	960	1,053	-8.8%	699	782	-10.6%
財產損壞 Property Damage	4,778	4,645	2.9%	2,380	2,536	-6.2%
一般法律責任 General Liability	4,316	3,825	12.8%	2,905	2,653	9.5%
其他 Others	2,288	1,819	25.8%	1,338	1,039	28.8%
總額 Total	19,486	17,678	10.2%	12,903	12,132	6.4%

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		
	2001 (百萬元) (\$ m)	2000 (百萬元) (\$ m)	增長 Growth
個人人壽及年金(非投資相連) Individual Life and Annuity (Non-Linked)	8,177	6,578	24.3%
個人人壽及年金(投資相連) Individual Life and Annuity (Linked)	8,406	4,461	88.4%
團體人壽及年金 Group Life and Annuity	232	197	17.8%
其他(不包括退休計劃) Others (exclude Retirement Scheme)	205	300	-31.7%
總額(不包括退休計劃) Total (exclude Retirement Scheme)	17,020	11,536	47.5%

*於本期報表中，仍有幾家保險公司在滿期保費報告基準作出調整。倘若同樣基準被用於 2000 年同期，估計一般業務在該年同期的整體承保虧損(即 5.59 億港元)會減至 4.69 億港元，而本期的增長百分率(即 32.0%)則會是 19.0%。

An adjustment in reporting basis for earned premiums by a few insurers was again reported in the return for this period. If the same reporting basis were used in the corresponding period of 2000, it is estimated that the overall underwriting loss of general business in that period (ie HK\$559million) would have been reduced to HK\$469million, and the growth percentage recorded for this period (ie 32.0%) would have been 19.0%.

#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.

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長期業務 (有效業務) Long Term Business (Inforce Business)				
二零零一年十二月終的有效業務 Inforce Business as at the end of December 2001				
業務類別 Class of Business	保單/ 計劃數目 Number of Policies/ Schemes	保費收入 Revenue Premiums		
		整付 Single (百萬元) (\$m)	非整付 Non-Single (百萬元) (\$m)	總額 Total (百萬元) (\$m)
個人人壽及年金 (非投資相連) Individual Life and Annuity (Non-Linked)	4,558,953	2,030	30,126	32,156
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	446,088	5,803	6,061	11,864
其他個人業務 Other Individual Business	75,712	5	565	570
退休計劃團體業務 Retirement Scheme Group Business	164,663	6,783	12,904	19,687
非退休計劃團體業務 Non-Retirement Scheme Group Business	14,436	2	1,270	1,272
總額 Total	5,259,852	14,623	50,926	65,549

二零零一年一月至十二月的終止業務及利益給付金額						
Terminated Business and Benefit Payments from January to December 2001						
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		
	失效/ 退保 Lapse/ Surrender	其他終止 Other Terminations	所有終止 All Terminations	給付予個人的 退保利益	給付予個人的 其他申索 及利益	所有利益 給付金額
				Lapse/ Surrender Benefits Paid to Individuals (百萬元) (\$m)	Other Claims and Benefits Paid to Individuals (百萬元) (\$m)	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)	506,217	41,210	547,427	3,240	7,364	10,604
個人人壽及年金 (投資相連) Individual Life and Annuity (Linked)	40,579	(1,693)	38,886	1,725	206	1,931
其他個人業務 Other Individual Business	11,109	856	11,965	18	58	76
退休計劃團體業務 Retirement Scheme Group Business	NA	NA	14,377	6,715	3,396	10,111
非退休計劃團體業務 Non-Retirement Scheme Group Business	NA	NA	4,252	9	759	768
總額 Total	557,905	40,373	616,907	11,707	11,783	23,490

二零零一年十二月終的長期再保險業務		
Long Term Reinsurance Business as at the end of December 2001		
	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)
再保險業務總額 Total Reinsurance Business	696	6,743

