

二零二六年一月至三月臨時統計數字摘要  
Summary on January - March 2026 Provisional Statistics  
香港保險業務  
Hong Kong Insurance Business

| 長期業務概要 Highlights for Long Term Business                     |                                     |                                     |              |
|--------------------------------------------------------------|-------------------------------------|-------------------------------------|--------------|
| <u>長期業務(新造業務 #) Long Term Business (New Business #)</u>      | 2026<br>一月至三月 Jan-Mar<br>(百萬元)(\$m) | 2025<br>一月至三月 Jan-Mar<br>(百萬元)(\$m) | 變動<br>Change |
|                                                              | 141,131                             | 93,413                              | 51.1%        |
| 保單保費(不包括退休計劃)<br>Office Premiums (exclude Retirement Scheme) |                                     |                                     |              |

| 長期業務 (新造業務 #) Long Term Business (New Business #)     |                                     |                                     |              |
|-------------------------------------------------------|-------------------------------------|-------------------------------------|--------------|
| 業務種類<br>Type of Business                              | 保單保費<br>Office Premiums             |                                     |              |
|                                                       | 2026<br>一月至三月 Jan-Mar<br>(百萬元)(\$m) | 2025<br>一月至三月 Jan-Mar<br>(百萬元)(\$m) | 變動<br>Change |
|                                                       |                                     |                                     |              |
| 非相連長期個人業務<br>Non-Linked Long Term Individual Business | 135,324                             | 90,087                              | 50.2%        |
| 分紅業務<br>Participating Business                        | 125,650                             | 81,744                              | 53.7%        |
| 其他個人業務<br>Other Individual Business                   | 9,674                               | 8,343                               | 16.0%        |
| 相連長期 (C 類別)<br>Linked Long Term (Class C)             | 5,717                               | 3,227                               | 77.2%        |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business     | 90                                  | 99                                  | -9.1%        |
| 總額<br>Total                                           | 141,131                             | 93,413                              | 51.1%        |

#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.

| 長期業務 (有效業務)<br>Long Term Business (Inforce Business)  |                                         |                                    |              |                                |                                     |                               |                                |                                     |                               |              |                   |             |
|-------------------------------------------------------|-----------------------------------------|------------------------------------|--------------|--------------------------------|-------------------------------------|-------------------------------|--------------------------------|-------------------------------------|-------------------------------|--------------|-------------------|-------------|
| 業務種類<br>Type of Business                              | 保單/ 計劃數目<br>Number of Policies/ Schemes |                                    |              | 保費收入<br>Revenue Premiums       |                                     |                               |                                |                                     |                               |              |                   |             |
|                                                       | 二零二六年<br>三月底<br>End of Mar<br>2026      | 二零二五年<br>三月底<br>End of Mar<br>2025 | 變動<br>Change | 二零二六年一月至三月<br>Jan - Mar 2026   |                                     |                               | 二零二五年一月至三月<br>Jan - Mar 2025   |                                     |                               | 變動<br>Change |                   |             |
|                                                       |                                         |                                    |              | 整付<br>Single<br>(百萬元)<br>(\$m) | 非整付<br>Non-Single<br>(百萬元)<br>(\$m) | 總額<br>Total<br>(百萬元)<br>(\$m) | 整付<br>Single<br>(百萬元)<br>(\$m) | 非整付<br>Non-Single<br>(百萬元)<br>(\$m) | 總額<br>Total<br>(百萬元)<br>(\$m) | 整付<br>Single | 非整付<br>Non-Single | 總額<br>Total |
| 非相連長期個人業務<br>Non-Linked Long Term Individual Business | 15,083,016                              | 14,645,947                         | 3.0%         | 85,466                         | 147,990                             | 233,456                       | 44,048                         | 124,976                             | 169,024                       | 94.0%        | 18.4%             | 38.1%       |
| 分紅業務<br>Participating Business                        | 11,270,783                              | 10,848,474                         | 3.9%         | 82,295                         | 128,941                             | 211,236                       | 40,215                         | 104,927                             | 145,142                       | 104.6%       | 22.9%             | 45.5%       |
| 其他個人業務<br>Other Individual Business                   | 3,812,233                               | 3,797,473                          | 0.4%         | 3,171                          | 19,049                              | 22,220                        | 3,833                          | 20,049                              | 23,882                        | -17.3%       | -5.0%             | -7.0%       |
| 相連長期 (C 類別)<br>Linked Long Term (Class C)             | 1,056,607                               | 1,102,309                          | -4.1%        | 5,704                          | 2,922                               | 8,626                         | 3,277                          | 2,927                               | 6,204                         | 74.1%        | -0.2%             | 39.0%       |
| 退休計劃團體業務<br>Retirement Scheme Group Business          | 361,394                                 | 355,421                            | 1.7%         | 10,033                         | 2,073                               | 12,106                        | 9,827                          | 1,902                               | 11,729                        | 2.1%         | 9.0%              | 3.2%        |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business     | 15,394                                  | 16,175                             | -4.8%        | 0                              | 2,213                               | 2,213                         | 0                              | 2,128                               | 2,128                         | 不適用<br>N.A.  | 4.0%              | 4.0%        |
| 總額<br>Total                                           | 16,516,411                              | 16,119,852                         | 2.5%         | 101,203                        | 155,198                             | 256,401                       | 57,152                         | 131,933                             | 189,085                       | 77.1%        | 17.6%             | 35.6%       |

| 長期業務 (終止業務及利益給付金額)<br>Long Term Business (Terminated Business and Benefit Payments) |                                         |                               |                             |                             |                                                                          |                                      |                                          |                                           |                                           |                                  |              |
|-------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------|--------------------------------------|------------------------------------------|-------------------------------------------|-------------------------------------------|----------------------------------|--------------|
| 業務種類<br>Type of Business                                                            | 終止保單數目<br>Number of Policy Terminations |                               |                             |                             |                                                                          | 利益給付金額<br>Amount of Benefit Payments |                                          |                                           |                                           |                                  |              |
|                                                                                     | 二零二六年一月至三月<br>Jan - Mar 2026            |                               |                             |                             | 二零二五年一<br>月至三月<br>Jan - Mar 2025                                         | 變動<br>Change                         | 二零二六年一月至三月<br>Jan - Mar 2026             |                                           |                                           | 二零二五年一月<br>至三月<br>Jan - Mar 2025 | 變動<br>Change |
|                                                                                     | 失效/ 退保<br>Lapse/<br>Surrender           | 其他終止<br>Other<br>Terminations | 所有終止<br>All<br>Terminations | 所有終止<br>All<br>Terminations | 給付予個人的<br>退保利益                                                           |                                      | 給付予個人的<br>其他申索<br>及利益                    | 所有利益<br>給付金額                              | 所有利益<br>給付金額                              |                                  |              |
|                                                                                     |                                         |                               |                             |                             | Lapse/<br>Surrender<br>Benefits Paid<br>to Individuals<br>(百萬元)<br>(\$m) |                                      | Paid to<br>Individuals<br>(百萬元)<br>(\$m) | All Benefit<br>Payments<br>(百萬元)<br>(\$m) | All Benefit<br>Payments<br>(百萬元)<br>(\$m) |                                  |              |
| 非相連長期個人業務<br>Non-Linked Long Term Individual Business                               | 134,179                                 | 58,417                        | 192,596                     | 187,283                     | 2.8%                                                                     | 24,219                               | 43,611                                   | 67,830                                    | 73,375                                    | -7.6%                            |              |
| 分紅業務<br>Participating Business                                                      | 66,370                                  | 18,593                        | 84,963                      | 83,690                      | 1.5%                                                                     | 18,258                               | 20,440                                   | 38,698                                    | 45,462                                    | -14.9%                           |              |
| 其他個人業務<br>Other Individual Business                                                 | 67,809                                  | 39,824                        | 107,633                     | 103,593                     | 3.9%                                                                     | 5,961                                | 23,171                                   | 29,132                                    | 27,913                                    | 4.4%                             |              |
| 相連長期 (C 類別)<br>Linked Long Term (Class C)                                           | 18,197                                  | 971                           | 19,168                      | 20,207                      | -5.1%                                                                    | 9,144                                | 1,971                                    | 11,115                                    | 10,270                                    | 8.2%                             |              |
| 退休計劃團體業務<br>Retirement Scheme Group Business                                        | 不適用<br>N.A.                             | 不適用<br>N.A.                   | 3,014                       | 15,651                      | -80.7%                                                                   | 10,570                               | 1,871                                    | 12,441                                    | 9,706                                     | 28.2%                            |              |
| 非退休計劃團體業務<br>Non-Retirement Scheme Group Business                                   | 不適用<br>N.A.                             | 不適用<br>N.A.                   | 697                         | 675                         | 3.3%                                                                     | 1                                    | 955                                      | 956                                       | 973                                       | -1.7%                            |              |
| 總額<br>Total                                                                         | 不適用<br>N.A.                             | 不適用<br>N.A.                   | 215,475                     | 223,816                     | -3.7%                                                                    | 43,934                               | 48,408                                   | 92,342                                    | 94,324                                    | -2.1%                            |              |

| 長期業務 (再保險業務)<br>Long Term Business (Reinsurance Business) |                                                                                    |                              |              |                                                                              |                              |              |
|-----------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------|--------------|------------------------------------------------------------------------------|------------------------------|--------------|
| 再保險業務總額<br>Total Reinsurance Business                     | 保費收入 Revenue Premiums                                                              |                              |              |                                                                              |                              |              |
|                                                           | 分入再保險的可收取的保費<br>Premiums Receivable under<br>Reinsurance Assumed<br>(百萬元)<br>(\$m) |                              |              | 分出再保險的應付的保費<br>Premiums Payable under<br>Reinsurance Ceded<br>(百萬元)<br>(\$m) |                              |              |
|                                                           | 二零二六年一月至三月<br>Jan - Mar 2026                                                       | 二零二五年一月至三月<br>Jan - Mar 2025 | 變動<br>Change | 二零二六年一月至三月<br>Jan - Mar 2026                                                 | 二零二五年一月至三月<br>Jan - Mar 2025 | 變動<br>Change |
|                                                           | 5,113                                                                              | 5,014                        | 2.0%         | 33,216                                                                       | 10,001                       | 232.1%       |

| 一般業務概要 Highlights for General Business                                 |                                                  |                                                  |               |
|------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------|---------------|
|                                                                        | 2026<br>總額 Total<br>一月至三月 Jan-Mar<br>(百萬元)(\$ m) | 2025<br>總額 Total<br>一月至三月 Jan-Mar<br>(百萬元)(\$ m) | 變動 Change (%) |
|                                                                        |                                                  |                                                  |               |
| <u>一般業務 General Business</u>                                           |                                                  |                                                  |               |
| 毛保費<br>Gross premium written                                           | 35,162                                           | 31,245                                           | 12.54%        |
| 淨保費<br>Net premium written                                             | 23,057                                           | 20,588                                           | 11.99%        |
| 已償付申索毛額<br>Gross claims paid                                           | 14,055                                           | 12,225                                           | 14.97%        |
| 未貼現承保業績 - 利潤/(虧損)<br>Undiscounted Underwriting Results - Profit/(Loss) | 2,592                                            | 882                                              | 193.70%       |
| 經營業績 - 利潤/(虧損)<br>Operating Results - Profit/(Loss)                    | 4,147                                            | 2,657                                            | 56.06%        |

| 一般業務 General Business                        |                                                  |                                                  |               |                                                                        |                                                  |               |
|----------------------------------------------|--------------------------------------------------|--------------------------------------------------|---------------|------------------------------------------------------------------------|--------------------------------------------------|---------------|
| 業務類別<br><br>Class of Business                | 毛保費<br>Gross premium written                     |                                                  |               | 未貼現承保業績 - 利潤/(虧損)<br>Undiscounted Underwriting Results - Profit/(Loss) |                                                  |               |
|                                              | 2026<br>總額 Total<br>一月至三月 Jan-Mar<br>(百萬元)(\$ m) | 2025<br>總額 Total<br>一月至三月 Jan-Mar<br>(百萬元)(\$ m) | 變動 Change (%) | 2026<br>總額 Total<br>一月至三月 Jan-Mar<br>(百萬元)(\$ m)                       | 2025<br>總額 Total<br>一月至三月 Jan-Mar<br>(百萬元)(\$ m) | 變動 Change (%) |
|                                              |                                                  |                                                  |               |                                                                        |                                                  |               |
| 意外及健康<br>Accident & Health                   | 13,440                                           | 10,742                                           | 25.12%        | 249                                                                    | 33                                               | 642.89%       |
| 汽車<br>Motor Vehicle                          | 3,472                                            | 3,045                                            | 14.03%        | 119                                                                    | (59)                                             | -303.87%      |
| 船舶, 航空及運輸<br>Marine, Aviation, and Transport | 4,291                                            | 3,831                                            | 12.00%        | (13)                                                                   | 68                                               | -119.71%      |
| 財產損壞<br>Property Damage                      | 7,577                                            | 7,248                                            | 4.54%         | 374                                                                    | 88                                               | 325.36%       |
| 僱員補償<br>Employees' Compensation              | 1,976                                            | 2,309                                            | -14.42%       | 230                                                                    | 316                                              | -27.16%       |
| 一般法律責任<br>General Liability                  | 2,864                                            | 2,804                                            | 2.15%         | 6                                                                      | 57                                               | -90.20%       |
| 金錢損失<br>Pecuniary Loss                       | 1,542                                            | 1,266                                            | 21.80%        | 1,627                                                                  | 379                                              | 329.37%       |
| 總額<br>Total                                  | 35,162                                           | 31,245                                           | 12.54%        | 2,592                                                                  | 882                                              | 193.70%       |
| 在岸業務<br>Onshore business                     | 18,683                                           | 17,529                                           | 6.58%         | 2,256                                                                  | 850                                              | 165.27%       |
| 直接業務<br>Direct business                      | 15,791                                           | 15,269                                           | 3.42%         | 2,225                                                                  | 1,047                                            | 112.60%       |
| 分入再保險業務<br>Reinsurance inward business       | 2,892                                            | 2,260                                            | 27.96%        | 30                                                                     | (197)                                            | -115.45%      |
| 離岸業務<br>Offshore business                    | 16,479                                           | 13,716                                           | 20.15%        | 336                                                                    | 32                                               | 946.26%       |
| 直接業務<br>Direct business                      | 2,057                                            | 1,860                                            | 10.57%        | 81                                                                     | 10                                               | 677.36%       |
| 分入再保險業務<br>Reinsurance inward business       | 14,422                                           | 11,856                                           | 21.64%        | 255                                                                    | 22                                               | 1076.50%      |

| 資產和負債資料 Information on Assets and Liabilities |                                            |                                                |                                                |
|-----------------------------------------------|--------------------------------------------|------------------------------------------------|------------------------------------------------|
|                                               | 2026<br>截至三月<br>as at March<br>(百萬元)(\$ m) | 2025<br>截至十二月<br>as at December<br>(百萬元)(\$ m) | 2025<br>截至九月<br>as at September<br>(百萬元)(\$ m) |
|                                               |                                            |                                                |                                                |
| <u>一般業務 General Business</u>                  |                                            |                                                |                                                |
| 總資產<br>Total assets                           | 351,932                                    | 337,877                                        | 335,497                                        |
| 總負債<br>Total liabilities                      | 214,186                                    | 201,373                                        | 200,442                                        |
| 淨資產<br>Net assets                             | 137,746                                    | 136,504                                        | 135,055                                        |