

表 G15 承保業績
Table G15 Underwriting Results

業務類別 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)	
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	2008	5,906.7	830.9	689.1	(1.8)	3,873.4	515.1	8.7
	2009	6,339.9	866.1	717.8	8.7	4,179.9	567.4	8.9
	2010	6,720.9	960.2	746.0	(1.4)	4,552.2	463.9	6.9
	2011	7,459.5	966.9	945.3	(2.0)	4,987.1	562.2	7.5
	2012	8,193.3	1,040.2	1,086.1	(4.3)	5,375.5	695.8	8.5
汽車 Motor Vehicle	2008	2,342.5	700.2	366.1	9.4	1,508.9	(242.1)	(10.3)
	2009	2,278.7	671.6	329.7	(15.8)	1,327.9	(34.7)	(1.5)
	2010	2,595.0	707.7	332.9	(4.9)	1,347.6	211.7	8.2
	2011	2,809.4	727.8	388.7	3.9	1,621.4	67.6	2.4
	2012	3,060.1	927.0	436.5	(2.8)	1,747.2	(47.8)	(1.6)
飛機 Aircraft	2008	3.8	0.6	1.3	0.0	0.9	1.0	26.3
	2009	0.7	(0.5)	1.7	0.0	0.6	(1.1)	(157.1)
	2010	14.5	2.9	4.8	0.0	3.7	3.1	21.4
	2011	10.6	1.9	3.7	0.0	1.3	3.7	34.9
	2012	8.4	0.6	2.2	0.0	4.8	0.8	9.5
船舶 Ships	2008	643.4	95.1	104.6	(3.2)	451.1	(4.2)	(0.7)
	2009	1,033.4	137.9	109.3	7.2	612.7	166.3	16.1
	2010	933.2	164.7	142.1	(2.4)	737.0	(108.2)	(11.6)
	2011	1,052.7	179.7	123.6	5.8	836.0	(92.4)	(8.8)
	2012	1,180.2	191.9	132.0	4.2	1,106.7	(254.6)	(21.6)
貨運 Goods In Transit	2008	885.2	170.8	183.1	0.3	415.6	115.4	13.0
	2009	799.0	138.3	155.6	4.2	257.4	243.5	30.5
	2010	887.4	170.6	207.2	(3.3)	369.1	143.8	16.2
	2011	974.8	168.4	196.6	3.5	395.3	211.0	21.6
	2012	981.8	169.1	188.3	3.4	401.8	219.2	22.3
財產損壞 Property Damage	2008	2,845.5	757.7	627.1	3.6	974.3	482.8	17.0
	2009	2,937.4	777.9	610.5	4.9	765.3	778.8	26.5
	2010	3,027.6	805.9	638.5	(3.8)	914.4	672.6	22.2
	2011	3,273.9	801.9	694.8	11.6	1,136.0	629.6	19.2
	2012	3,440.3	788.6	708.4	(4.6)	1,385.3	562.6	16.4
一般法律責任 General Liability	2008	4,190.7	803.6	742.9	3.7	2,555.8	84.7	2.0
	2009	4,324.5	865.7	816.1	(35.6)	2,344.5	333.8	7.7
	2010	4,771.2	891.0	843.3	(13.7)	2,837.2	213.4	4.5
	2011	5,376.9	881.6	924.9	7.2	3,187.7	375.5	7.0
	2012	6,382.8	1,018.9	1,064.6	36.8	4,045.5	217.0	3.4
金錢損失 Pecuniary Loss	2008	953.3	43.7	232.6	54.4	484.9	137.7	14.4
	2009	909.6	25.1	277.6	(19.7)	338.5	288.1	31.7
	2010	1,156.5	66.8	239.8	(22.5)	60.6	811.8	70.2
	2011	1,415.8	175.2	300.8	(11.3)	238.3	712.8	50.3
	2012	1,422.0	240.5	334.6	0.3	356.5	490.1	34.5
非比例協約 Non-Proportional Treaty	2008	123.5	9.7	3.2	(0.1)	(57.8)	168.5	136.4
	2009	138.7	7.1	6.8	0.1	104.6	20.1	14.5
	2010	133.5	10.1	3.5	0.0	19.2	100.7	75.4
	2011	139.0	10.5	3.5	0.0	(62.3)	187.3	134.7
	2012	161.1	12.3	3.9	0.0	19.2	125.7	78.0
比例協約 Proportional Treaty	2008	315.4	96.6	10.7	0.1	182.1	25.9	8.2
	2009	181.1	57.4	13.1	(0.1)	65.4	45.3	25.0
	2010	221.7	86.5	11.3	(0.4)	118.6	5.7	2.6
	2011	280.4	108.9	11.2	0.1	190.3	(30.1)	(10.7)
	2012	346.1	137.1	11.4	(0.7)	164.3	34.0	9.8
整體 Overall	2008	18,210.0	3,508.9	2,960.7	66.4	10,389.2	1,284.8	7.1
	2009	18,943.0	3,546.6	3,038.2	(46.1)	9,996.8	2,407.5	12.7
	2010	20,461.5	3,866.4	3,169.4	(52.4)	10,959.6	2,518.5	12.3
	2011	22,793.0	4,022.8	3,593.1	18.8	12,531.1	2,627.2	11.5
	2012	25,176.1	4,526.2	3,968.0	32.3	14,606.8	2,042.8	8.1

表 G15 (續) 承保業績
Table G15 (Cont'd) Underwriting Results

表 G15b 直接業務 Table G15b Direct Business								
業務類別 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)	
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	2008	5,763.2	806.9	660.5	(2.5)	3,797.0	501.3	8.7
	2009	6,133.0	822.9	692.8	7.8	4,064.5	545.0	8.9
	2010	6,340.9	863.6	723.9	(5.2)	4,256.4	502.2	7.9
	2011	7,044.8	901.1	919.1	(2.1)	4,716.5	510.2	7.2
	2012	7,744.0	966.5	1,057.3	(2.2)	5,065.9	656.5	8.5
汽車 Motor Vehicle	2008	2,178.0	669.3	333.3	9.4	1,457.7	(291.7)	(13.4)
	2009	2,098.1	639.3	301.6	(16.1)	1,229.2	(55.9)	(2.7)
	2010	2,367.2	665.6	307.5	(5.0)	1,293.7	105.4	4.5
	2011	2,567.5	683.6	352.2	4.3	1,497.0	30.4	1.2
	2012	2,725.0	695.5	404.9	(2.9)	1,523.5	104.0	3.8
飛機 Aircraft	2008	0.8	0.0	1.2	0.0	0.5	(0.9)	(112.5)
	2009	0.1	(0.2)	1.7	0.0	0.0	(1.4)	(1,400.0)
	2010	7.0	1.1	3.2	0.0	3.4	(0.7)	(10.0)
	2011	3.2	0.5	3.2	0.0	(1.3)	0.8	25.0
	2012	1.7	(0.4)	1.8	0.0	4.0	(3.7)	(217.6)
船舶 - 法定 Ships - Statutory	2008	26.9	4.0	5.5	0.1	(3.7)	21.0	78.1
	2009	25.1	3.3	4.9	(0.1)	2.8	14.2	56.6
	2010	26.3	3.6	5.2	0.0	4.4	13.1	49.8
	2011	33.5	4.6	6.2	0.0	6.4	16.3	48.7
	2012	28.4	2.8	5.2	0.1	9.5	10.8	38.0
船舶 - 其他 Ships - Others	2008	489.5	66.6	81.8	(3.4)	390.8	(46.3)	(9.5)
	2009	835.9	105.5	80.0	6.9	515.7	127.8	15.3
	2010	613.1	94.3	92.5	(2.7)	576.3	(147.3)	(24.0)
	2011	673.2	100.0	81.3	3.7	661.6	(173.4)	(25.8)
	2012	717.5	108.3	86.1	2.5	663.0	(142.4)	(19.8)
貨運 Goods In Transit	2008	715.9	133.1	150.7	0.2	238.0	193.9	27.1
	2009	561.9	92.7	125.3	4.0	115.2	224.7	40.0
	2010	590.7	96.9	138.4	(3.9)	119.0	240.3	40.7
	2011	622.1	86.3	140.2	1.3	133.4	260.9	41.9
	2012	578.6	83.4	131.0	4.9	134.4	224.9	38.9
財產損壞 Property Damage	2008	1,721.9	584.6	382.0	1.4	634.6	119.3	6.9
	2009	1,729.3	583.6	384.9	3.1	262.8	494.9	28.6
	2010	1,751.8	547.1	378.9	(2.0)	398.7	429.1	24.5
	2011	1,830.6	542.1	400.5	10.7	370.2	507.1	27.7
	2012	1,912.9	567.3	401.3	(9.8)	533.8	420.3	22.0
一般法律責任 - 法定 General Liability	2008	2,467.1	529.6	323.8	1.9	2,101.1	(489.3)	(19.8)
	2009	2,555.8	546.3	348.5	(38.3)	1,824.5	(125.2)	(4.9)
	2010	2,907.6	558.9	365.2	(10.5)	2,317.8	(323.8)	(11.1)
	2011	3,262.9	566.5	417.8	9.1	2,529.5	(260.0)	(8.0)
	2012	3,971.0	650.4	543.4	39.5	3,386.7	(649.0)	(16.3)
一般法律責任 - 其他 General Liability - Others	2008	1,168.8	192.8	257.1	1.5	397.3	320.1	27.4
	2009	1,189.7	232.8	283.0	2.4	488.8	182.7	15.4
	2010	1,238.6	221.2	291.5	(3.0)	450.0	278.9	22.5
	2011	1,399.9	200.1	324.9	(2.0)	575.7	301.2	21.5
	2012	1,564.8	235.5	330.5	(2.3)	461.7	539.4	34.5
金錢損失 Pecuniary Loss	2008	552.0	(4.6)	126.9	25.0	328.6	76.1	13.8
	2009	564.5	18.3	143.4	(5.8)	165.6	243.0	43.0
	2010	784.9	10.1	108.3	(7.1)	27.7	645.9	82.3
	2011	981.5	89.3	146.4	(11.4)	87.8	669.4	68.2
	2012	868.5	153.3	163.3	0.2	141.2	410.5	47.3
整體 Overall	2008	15,084.1	2,982.3	2,322.8	33.6	9,341.9	403.5	2.7
	2009	15,693.4	3,044.5	2,366.1	(36.1)	8,669.1	1,649.8	10.5
	2010	16,628.1	3,062.4	2,414.6	(39.4)	9,447.4	1,743.1	10.5
	2011	18,419.2	3,174.1	2,791.8	13.6	10,576.8	1,862.9	10.1
	2012	20,112.4	3,462.6	3,124.8	30.0	11,923.7	1,571.3	7.8

表 G15 (續) 承保業績
Table G15 (Cont'd) Underwriting Results

表 G15c 分入再保險業務 Table G15c Reinsurance Inward Business								
業務類別 Class of Business		滿期保費 Earned Premiums "EP"	須付的佣金/ (可收取的佣金) 淨額 Net Commissions Payable/ (Receivable)	管理開支 Management Expenses	未過期風險調整 Unexpired Risks Adjustment	已承付申索淨額 Net Claims Incurred	承保利潤/(虧損) Underwriting Profit/(Loss)	
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	2008	143.5	24.0	28.6	0.7	76.4	13.8	9.6
	2009	206.9	43.2	25.0	0.9	115.4	22.4	10.8
	2010	380.0	96.6	22.1	3.8	295.8	(38.3)	(10.1)
	2011	414.7	65.8	26.2	0.1	270.6	52.0	12.5
	2012	449.3	73.7	28.8	(2.1)	309.6	39.3	8.7
汽車 Motor Vehicle	2008	164.5	30.9	32.8	0.0	51.2	49.6	30.2
	2009	180.6	32.3	28.1	0.3	98.7	21.2	11.7
	2010	227.8	42.1	25.4	0.1	53.9	106.3	46.7
	2011	241.9	44.2	36.5	(0.4)	124.4	37.2	15.4
	2012	335.1	231.5	31.6	0.1	223.7	(151.8)	(45.3)
飛機 Aircraft	2008	3.0	0.6	0.1	0.0	0.4	1.9	63.3
	2009	0.6	(0.3)	0.0	0.0	0.6	0.3	50.0
	2010	7.5	1.8	1.6	0.0	0.3	3.8	50.7
	2011	7.4	1.4	0.5	0.0	2.6	2.9	39.2
	2012	6.7	1.0	0.4	0.0	0.8	4.5	67.2
船舶 Ships	2008	127.0	24.5	17.3	0.1	64.0	21.1	16.6
	2009	172.4	29.1	24.4	0.4	94.2	24.3	14.1
	2010	293.8	66.8	44.4	0.3	156.3	26.0	8.8
	2011	346.0	75.1	36.1	2.1	168.0	64.7	18.7
	2012	434.3	80.8	40.7	1.6	434.2	(123.0)	(28.3)
貨運 Goods In Transit	2008	169.3	37.7	32.4	0.1	177.6	(78.5)	(46.4)
	2009	237.1	45.6	30.3	0.2	142.2	18.8	7.9
	2010	296.7	73.7	68.8	0.6	250.1	(96.5)	(32.5)
	2011	352.7	82.1	56.4	2.2	261.9	(49.9)	(14.1)
	2012	403.2	85.7	57.3	(1.5)	267.4	(5.7)	(1.4)
財產損壞 Property Damage	2008	1,123.6	173.1	245.1	2.2	339.7	363.5	32.4
	2009	1,208.1	194.3	225.6	1.8	502.5	283.9	23.5
	2010	1,275.8	258.8	259.6	(1.8)	515.7	243.5	19.1
	2011	1,443.3	259.8	294.3	0.9	765.8	122.5	8.5
	2012	1,527.4	221.3	307.1	5.2	851.5	142.3	9.3
一般法律責任 General Liability	2008	554.8	81.2	162.0	0.3	57.4	253.9	45.8
	2009	579.0	86.6	184.6	0.3	31.2	276.3	47.7
	2010	625.0	110.9	186.6	(0.2)	69.4	258.3	41.3
	2011	714.1	115.0	182.2	0.1	82.5	334.3	46.8
	2012	847.0	133.0	190.7	(0.4)	197.1	326.6	38.6
金錢損失 Pecuniary Loss	2008	401.3	48.3	105.7	29.4	156.3	61.6	15.4
	2009	345.1	6.8	134.2	(13.9)	172.9	45.1	13.1
	2010	371.6	56.7	131.5	(15.4)	32.9	165.9	44.6
	2011	434.3	85.9	154.4	0.1	150.5	43.4	10.0
	2012	553.5	87.2	171.3	0.1	215.3	79.6	14.4
非比例協約 Non-Proportional Treaty	2008	123.5	9.7	3.2	(0.1)	(57.8)	168.5	136.4
	2009	138.7	7.1	6.8	0.1	104.6	20.1	14.5
	2010	133.5	10.1	3.5	0.0	19.2	100.7	75.4
	2011	139.0	10.5	3.5	0.0	(62.3)	187.3	134.7
	2012	161.1	12.3	3.9	0.0	19.2	125.7	78.0
比例協約 Proportional Treaty	2008	315.4	96.6	10.7	0.1	182.1	25.9	8.2
	2009	181.1	57.4	13.1	(0.1)	65.4	45.3	25.0
	2010	221.7	86.5	11.3	(0.4)	118.6	5.7	2.6
	2011	280.4	108.9	11.2	0.1	190.3	(30.1)	(10.7)
	2012	346.1	137.1	11.4	(0.7)	164.3	34.0	9.8
整體 Overall	2008	3,125.9	526.6	637.9	32.8	1,047.3	881.3	28.2
	2009	3,249.6	502.1	672.1	(10.0)	1,327.7	757.7	23.3
	2010	3,833.4	804.0	754.8	(13.0)	1,512.2	775.4	20.2
	2011	4,373.8	848.7	801.3	5.2	1,954.3	764.3	17.5
	2012	5,063.7	1,063.6	843.2	2.3	2,683.1	471.5	9.3