

表 G15 承保業績
Table G15 Underwriting Results

| 表 G15a 直接及分入再保險業務 Table G15a Direct & 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 | 在滿期保費中所佔 百分率 % of EP | |
| 意外及健康 Accident & Health | 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 |
| | 2013 | 8,679.4 | 1,021.9 | 1,083.7 | (0.7) | 5,623.9 | 950.6 | 11.0 |
| | 2014 | 9,029.6 | 1,144.4 | 1,210.9 | 2.4 | 6,090.6 | 581.3 | 6.4 |
| | 2015 | 10,528.6 | 1,184.1 | 1,430.4 | 1.9 | 7,581.3 | 330.9 | 3.1 |
| 汽車 Motor Vehicle | 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) |
| | 2013 | 3,776.1 | 1,011.3 | 479.8 | (5.7) | 2,093.2 | 197.5 | 5.2 |
| | 2014 | 3,958.7 | 1,074.6 | 517.7 | 13.6 | 2,296.4 | 56.4 | 1.4 |
| | 2015 | 4,162.1 | 1,252.0 | 563.1 | 10.9 | 2,598.7 | (262.6) | (6.3) |
| 飛機 Aircraft | 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 |
| | 2013 | 8.9 | 0.3 | 2.4 | 0.0 | 7.6 | (1.4) | (15.7) |
| | 2014 | 7.1 | 0.4 | 1.7 | 0.0 | 8.5 | (3.5) | (49.3) |
| | 2015 | 6.5 | (0.4) | 2.1 | 0.0 | 8.7 | (3.9) | (60.0) |
| 船舶 Ships | 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) |
| | 2013 | 1,200.5 | 191.2 | 133.8 | 0.3 | 840.1 | 35.1 | 2.9 |
| | 2014 | 1,291.1 | 203.4 | 156.8 | (4.2) | 835.7 | 99.4 | 7.7 |
| | 2015 | 1,597.8 | 227.1 | 184.7 | (2.4) | 1,295.2 | (106.8) | (6.7) |
| 貨運 Goods In Transit | 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 |
| | 2013 | 880.9 | 149.7 | 183.4 | (3.6) | 378.6 | 172.8 | 19.6 |
| | 2014 | 875.4 | 96.4 | 181.3 | (1.5) | 378.3 | 220.9 | 25.2 |
| | 2015 | 961.3 | 151.2 | 188.9 | (2.6) | 245.2 | 378.6 | 39.4 |
| 財產損壞 Property Damage | 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 |
| | 2013 | 3,737.9 | 836.1 | 733.7 | 10.4 | 1,360.0 | 797.7 | 21.3 |
| | 2014 | 3,905.1 | 913.2 | 792.3 | (14.2) | 1,168.6 | 1,045.2 | 26.8 |
| | 2015 | 4,129.6 | 914.6 | 899.7 | 1.0 | 1,644.7 | 669.6 | 16.2 |
| 一般法律責任 General Liability | 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 |
| | 2013 | 7,645.1 | 1,281.4 | 1,240.0 | 54.0 | 4,732.0 | 337.7 | 4.4 |
| | 2014 | 8,496.2 | 1,390.9 | 1,336.6 | (66.2) | 5,271.1 | 563.8 | 6.6 |
| | 2015 | 8,349.2 | 1,308.4 | 1,497.6 | 51.3 | 5,311.0 | 180.9 | 2.2 |
| 金錢損失 Pecuniary Loss | 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 |
| | 2013 | 1,492.5 | 267.6 | 379.1 | 0.7 | 365.8 | 479.3 | 32.1 |
| | 2014 | 1,436.7 | 211.2 | 461.4 | 53.9 | 354.5 | 355.7 | 24.8 |
| | 2015 | 1,475.8 | 168.0 | 539.1 | 59.3 | 806.1 | (96.7) | (6.6) |
| 非比例協約 Non-Proportional Treaty | 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 |
| | 2013 | 166.7 | 12.4 | 5.4 | 0.0 | 108.2 | 40.7 | 24.4 |
| | 2014 | 191.9 | 14.0 | 7.3 | 0.0 | 91.8 | 78.8 | 41.1 |
| | 2015 | 172.4 | 13.4 | 7.7 | 0.2 | 92.8 | 58.3 | 33.8 |
| 比例協約 Proportional Treaty | 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 |
| | 2013 | 385.0 | 132.6 | 10.2 | 0.0 | 248.0 | (5.8) | (1.5) |
| | 2014 | 376.6 | 134.1 | 11.5 | 0.0 | 190.0 | 41.0 | 10.9 |
| | 2015 | 378.4 | 132.7 | 13.8 | 13.4 | 173.6 | 44.9 | 11.9 |
| 整體 Overall | 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 |
| | 2013 | 27,973.0 | 4,904.5 | 4,251.5 | 55.4 | 15,757.4 | 3,004.2 | 10.7 |
| | 2014 | 29,568.4 | 5,182.6 | 4,677.5 | (16.2) | 16,685.5 | 3,039.0 | 10.3 |
| | 2015 | 31,761.7 | 5,351.1 | 5,327.1 | 133.0 | 19,757.3 | 1,193.2 | 3.8 |

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 | 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 |
| | 2013 | 8,280.9 | 967.2 | 1,058.5 | (1.7) | 5,340.1 | 916.8 | 11.1 |
| | 2014 | 8,641.8 | 1,054.9 | 1,175.1 | 1.5 | 5,755.5 | 654.8 | 7.6 |
| | 2015 | 9,990.7 | 1,064.1 | 1,379.2 | (0.7) | 7,214.3 | 333.8 | 3.3 |
| 汽車 Motor Vehicle | 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 |
| | 2013 | 2,883.4 | 748.1 | 444.4 | (5.6) | 1,583.4 | 113.1 | 3.9 |
| | 2014 | 3,071.8 | 779.0 | 466.6 | 13.6 | 1,778.8 | 33.8 | 1.1 |
| | 2015 | 3,243.8 | 814.8 | 512.9 | 10.8 | 2,057.6 | (152.3) | (4.7) |
| 飛機 Aircraft | 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) |
| | 2013 | 1.4 | (0.7) | 2.0 | 0.0 | (0.5) | 0.6 | 42.9 |
| | 2014 | 1.2 | (0.7) | 1.3 | 0.0 | (0.1) | 0.7 | 58.3 |
| | 2015 | 1.4 | (1.0) | 1.8 | 0.0 | 0.7 | (0.1) | (7.1) |
| 船舶 - 法定 Ships - Statutory | 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 |
| | 2013 | 40.8 | 9.4 | 8.8 | (0.1) | 27.7 | (5.0) | (12.3) |
| | 2014 | 53.9 | 12.0 | 16.0 | 0.0 | 34.9 | (9.0) | (16.7) |
| | 2015 | 51.8 | 13.5 | 15.4 | 0.0 | 17.0 | 5.9 | 11.4 |
| 船舶 - 其他 Ships - Others | 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) |
| | 2013 | 738.8 | 113.1 | 85.7 | 0.6 | 601.9 | (62.5) | (8.5) |
| | 2014 | 820.3 | 126.7 | 102.9 | (2.2) | 534.5 | 58.4 | 7.1 |
| | 2015 | 1,090.0 | 139.3 | 117.7 | (1.9) | 1,041.3 | (206.4) | (18.9) |
| 貨運 Goods In Transit | 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 |
| | 2013 | 532.5 | 78.4 | 119.8 | (3.6) | 132.5 | 205.4 | 38.6 |
| | 2014 | 555.0 | 92.5 | 111.0 | (2.1) | 130.9 | 222.7 | 40.1 |
| | 2015 | 614.1 | 79.0 | 126.6 | (0.7) | 83.4 | 325.8 | 53.1 |
| 財產損壞 Property Damage | 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 |
| | 2013 | 1,995.7 | 595.7 | 411.6 | 4.3 | 425.2 | 558.9 | 28.0 |
| | 2014 | 2,027.4 | 642.4 | 465.0 | (4.7) | 455.8 | 468.9 | 23.1 |
| | 2015 | 2,130.1 | 639.5 | 534.6 | (0.1) | 525.6 | 430.5 | 20.2 |
| 一般法律責任 - 法定 General Liability - Statutory | 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) |
| | 2013 | 5,006.2 | 812.4 | 654.5 | 51.4 | 3,864.5 | (376.6) | (7.5) |
| | 2014 | 5,611.2 | 902.5 | 691.0 | (65.2) | 4,157.6 | (74.7) | (1.3) |
| | 2015 | 5,511.0 | 862.2 | 788.7 | 47.7 | 4,224.4 | (412.0) | (7.5) |
| 一般法律責任 - 其他 General Liability - Others | 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 |
| | 2013 | 1,741.7 | 309.2 | 370.6 | 2.4 | 567.5 | 492.0 | 28.2 |
| | 2014 | 1,870.3 | 312.8 | 427.3 | (1.5) | 669.0 | 462.7 | 24.7 |
| | 2015 | 1,875.5 | 299.9 | 488.5 | 2.0 | 694.6 | 390.5 | 20.8 |
| 金錢損失 Pecuniary Loss | 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 |
| | 2013 | 892.6 | 143.6 | 221.2 | 0.1 | 118.0 | 409.7 | 45.9 |
| | 2014 | 888.2 | 92.0 | 270.8 | 1.6 | 81.8 | 442.0 | 49.8 |
| | 2015 | 921.0 | 44.0 | 324.3 | 39.1 | 342.1 | 171.5 | 18.6 |
| 整體 Overall | 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 |
| | 2013 | 22,114.0 | 3,776.4 | 3,377.1 | 47.8 | 12,660.3 | 2,252.4 | 10.2 |
| | 2014 | 23,541.1 | 4,014.1 | 3,727.0 | (59.0) | 13,598.7 | 2,260.3 | 9.6 |
| | 2015 | 25,429.4 | 3,955.3 | 4,289.7 | 96.2 | 16,201.0 | 887.2 | 3.5 |

表 G15 (續) 承保業績
Table G15 (Cont'd) 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 | 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 |
| | 2013 | 398.5 | 54.7 | 25.2 | 1.0 | 283.8 | 33.8 | 8.5 |
| | 2014 | 387.8 | 89.5 | 35.8 | 0.9 | 335.1 | (73.5) | (19.0) |
| | 2015 | 537.9 | 120.0 | 51.2 | 2.6 | 367.0 | (2.9) | (0.5) |
| 汽車 Motor Vehicle | 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) |
| | 2013 | 892.7 | 263.2 | 35.4 | (0.1) | 509.8 | 84.4 | 9.5 |
| | 2014 | 886.9 | 295.6 | 51.1 | 0.0 | 517.6 | 22.6 | 2.5 |
| | 2015 | 918.3 | 437.2 | 50.2 | 0.1 | 541.1 | (110.3) | (12.0) |
| 飛機 Aircraft | 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 |
| | 2013 | 7.5 | 1.0 | 0.4 | 0.0 | 8.1 | (2.0) | (26.7) |
| | 2014 | 5.9 | 1.1 | 0.4 | 0.0 | 8.6 | (4.2) | (71.2) |
| | 2015 | 5.1 | 0.6 | 0.3 | 0.0 | 8.0 | (3.8) | (74.5) |
| 船舶 Ships | 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) |
| | 2013 | 420.9 | 68.7 | 39.3 | (0.2) | 210.5 | 102.6 | 24.4 |
| | 2014 | 416.9 | 64.7 | 37.9 | (2.0) | 266.3 | 50.0 | 12.0 |
| | 2015 | 456.0 | 74.3 | 51.6 | (0.5) | 236.9 | 93.7 | 20.5 |
| 貨運 Goods In Transit | 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) |
| | 2013 | 348.4 | 71.3 | 63.6 | 0.0 | 246.1 | (32.6) | (9.4) |
| | 2014 | 320.4 | 3.9 | 70.3 | 0.6 | 247.4 | (1.8) | (0.6) |
| | 2015 | 347.2 | 72.2 | 62.3 | (1.9) | 161.8 | 52.8 | 15.2 |
| 財產損壞 Property Damage | 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 |
| | 2013 | 1,742.2 | 240.4 | 322.1 | 6.1 | 934.8 | 238.8 | 13.7 |
| | 2014 | 1,877.7 | 270.8 | 327.3 | (9.5) | 712.8 | 576.3 | 30.7 |
| | 2015 | 1,999.5 | 275.1 | 365.1 | 1.1 | 1,119.1 | 239.1 | 12.0 |
| 一般法律責任 General Liability | 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 |
| | 2013 | 897.2 | 159.8 | 214.9 | 0.2 | 300.0 | 222.3 | 24.8 |
| | 2014 | 1,014.7 | 175.6 | 218.3 | 0.5 | 444.5 | 175.8 | 17.3 |
| | 2015 | 962.7 | 146.3 | 220.4 | 1.6 | 392.0 | 202.4 | 21.0 |
| 金錢損失 Pecuniary Loss | 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 |
| | 2013 | 599.9 | 124.0 | 157.9 | 0.6 | 247.8 | 69.6 | 11.6 |
| | 2014 | 548.5 | 119.2 | 190.6 | 52.3 | 272.7 | (86.3) | (15.7) |
| | 2015 | 554.8 | 124.0 | 214.8 | 20.2 | 464.0 | (268.2) | (48.3) |
| 非比例協約 Non-Proportional Treaty | 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 |
| | 2013 | 166.7 | 12.4 | 5.4 | 0.0 | 108.2 | 40.7 | 24.4 |
| | 2014 | 191.9 | 14.0 | 7.3 | 0.0 | 91.8 | 78.8 | 41.1 |
| | 2015 | 172.4 | 13.4 | 7.7 | 0.2 | 92.8 | 58.3 | 33.8 |
| 比例協約 Proportional Treaty | 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 |
| | 2013 | 385.0 | 132.6 | 10.2 | 0.0 | 248.0 | (5.8) | (1.5) |
| | 2014 | 376.6 | 134.1 | 11.5 | 0.0 | 190.0 | 41.0 | 10.9 |
| | 2015 | 378.4 | 132.7 | 13.8 | 13.4 | 173.6 | 44.9 | 11.9 |
| 整體 Overall | 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 |
| | 2013 | 5,859.0 | 1,128.1 | 874.4 | 7.6 | 3,097.1 | 751.8 | 12.8 |
| | 2014 | 6,027.3 | 1,168.5 | 950.5 | 42.8 | 3,086.8 | 778.7 | 12.9 |
| | 2015 | 6,332.3 | 1,395.8 | 1,037.4 | 36.8 | 3,556.3 | 306.0 | 4.8 |