

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	2016	10,561.4	1,294.0	1,558.2	(3.3)	7,442.8	269.7	2.6
	2017	11,766.0	1,444.3	1,797.7	4.5	8,198.6	320.9	2.7
	2018	13,152.0	1,640.1	1,888.2	4.0	9,273.2	346.5	2.6
	2019	14,311.7	1,764.6	2,171.7	5.9	10,073.1	296.4	2.1
	2020	14,310.5	1,508.8	2,297.5	93.5	9,350.3	1,060.4	7.4
汽車 Motor Vehicle	2016	4,431.5	1,408.3	562.5	15.1	2,712.7	(267.1)	(6.0)
	2017	4,914.5	1,593.2	666.7	74.0	3,092.4	(511.8)	(10.4)
	2018	4,834.3	1,341.7	637.5	(6.8)	3,109.4	(247.5)	(5.1)
	2019	4,972.8	1,483.2	665.8	2.4	3,346.8	(525.4)	(10.6)
	2020	5,265.5	1,448.5	659.1	(10.4)	3,309.2	(140.9)	(2.7)
飛機 Aircraft	2016	14.3	5.4	3.9	0.0	4.1	0.9	6.3
	2017	34.0	5.6	8.2	0.0	20.8	(0.6)	(1.8)
	2018	43.8	7.3	9.5	0.0	31.7	(4.7)	(10.7)
	2019	50.9	13.9	7.8	0.0	60.4	(31.2)	(61.3)
	2020	30.5	7.8	6.2	0.7	52.7	(36.9)	(121.0)
船舶 Ships	2016	1,352.6	243.7	203.3	(0.6)	670.5	235.7	17.4
	2017	1,154.0	234.7	192.4	6.6	580.3	140.0	12.1
	2018	1,168.7	205.1	220.3	2.2	1,012.9	(271.8)	(23.3)
	2019	1,168.0	224.5	211.9	11.5	865.7	(145.6)	(12.5)
	2020	1,208.2	219.2	236.5	(14.5)	742.2	24.8	2.1
貨運 Goods In Transit	2016	835.8	141.1	165.9	0.2	273.9	254.7	30.5
	2017	908.6	151.6	196.4	5.6	330.7	224.3	24.7
	2018	992.2	172.2	194.0	0.3	503.5	122.2	12.3
	2019	931.8	141.7	184.4	(0.5)	586.7	19.5	2.1
	2020	826.4	117.3	186.1	2.3	405.3	115.4	14.0
財產損壞 Property Damage	2016	4,268.2	1,048.7	932.0	(2.0)	1,389.9	899.6	21.1
	2017	4,323.1	1,121.2	1,058.1	16.7	3,347.6	(1,220.5)	(28.2)
	2018	4,210.8	1,007.2	1,034.9	4.0	1,966.1	198.6	4.7
	2019	4,640.8	1,011.3	1,066.4	18.2	1,722.0	822.9	17.7
	2020	5,274.8	1,083.6	1,120.4	10.4	2,346.9	713.5	13.5
一般法律責任 General Liability	2016	7,998.4	1,271.0	1,553.4	(8.4)	5,170.3	12.1	0.2
	2017	7,740.9	1,306.1	1,665.7	198.9	4,635.0	(64.8)	(0.8)
	2018	7,748.5	1,444.3	1,615.7	19.2	4,281.5	387.8	5.0
	2019	8,283.6	1,374.1	1,722.2	88.2	5,100.0	(0.9)	(0.0)
	2020	9,271.6	1,488.1	1,670.2	(39.2)	5,237.3	915.2	9.9
金錢損失 Pecuniary Loss	2016	1,231.4	177.5	480.7	(79.7)	425.9	227.0	18.4
	2017	1,427.9	253.5	495.7	(0.4)	358.8	320.3	22.4
	2018	1,617.9	200.8	525.9	8.9	708.3	174.0	10.8
	2019	1,574.2	195.6	488.5	(22.4)	460.8	451.7	28.7
	2020	1,620.0	717.0	506.4	1.7	586.7	(191.8)	(11.8)
非比例協約 Non-Proportional Treaty	2016	154.5	12.7	8.1	(0.1)	44.4	89.4	57.9
	2017	159.3	13.9	8.1	0.0	111.7	25.6	16.1
	2018	138.8	12.2	10.1	1.4	64.6	50.5	36.4
	2019	153.8	12.3	8.5	0.4	130.9	1.7	1.1
	2020	159.0	13.1	8.3	(1.9)	61.6	77.9	49.0
比例協約 Proportional Treaty	2016	339.9	123.2	13.9	(5.3)	137.1	71.0	20.9
	2017	318.7	153.9	18.5	1.6	205.4	(60.7)	(19.0)
	2018	415.2	113.6	26.1	3.9	443.8	(172.2)	(41.5)
	2019	495.5	150.5	30.6	11.0	323.3	(19.9)	(4.0)
	2020	500.2	120.4	27.8	(4.9)	558.7	(201.8)	(40.3)
整體 Overall	2016	31,188.0	5,725.6	5,481.9	(84.1)	18,271.6	1,793.0	5.7
	2017	32,747.0	6,278.0	6,107.5	307.5	20,881.3	(827.3)	(2.5)
	2018	34,322.2	6,144.5	6,162.2	37.1	21,395.0	583.4	1.7
	2019	36,583.1	6,371.7	6,557.8	114.7	22,669.7	869.2	2.4
	2020	38,466.7	6,723.8	6,718.5	37.7	22,650.9	2,335.8	6.1

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	已承付中索淨額 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	2016	9,840.3	1,193.6	1,496.9	1.2	6,930.5	218.1	2.2
	2017	10,781.2	1,271.3	1,714.9	5.5	7,589.2	200.3	1.9
	2018	12,040.2	1,457.7	1,807.5	3.6	8,479.8	291.6	2.4
	2019	13,382.1	1,581.8	2,103.5	6.5	9,394.9	295.4	2.2
	2020	13,188.9	1,293.6	2,205.2	95.4	8,542.0	1,052.7	8.0
汽車 Motor Vehicle	2016	3,253.6	801.0	512.0	15.1	2,124.3	(198.8)	(6.1)
	2017	3,288.4	785.9	610.0	72.8	2,340.7	(521.0)	(15.8)
	2018	3,399.8	810.2	587.2	(7.2)	2,450.6	(441.0)	(13.0)
	2019	3,636.3	855.3	617.1	2.1	2,676.2	(514.4)	(14.1)
	2020	3,762.6	860.4	588.8	(9.3)	2,565.1	(242.4)	(6.4)
飛機 Aircraft	2016	0.9	(1.5)	2.5	0.0	0.9	(1.0)	(111.1)
	2017	4.3	(0.8)	5.9	0.0	1.9	(2.7)	(62.8)
	2018	3.7	(1.0)	7.6	0.0	1.6	(4.5)	(121.6)
	2019	3.8	0.5	5.4	0.0	1.8	(3.9)	(102.6)
	2020	3.9	0.1	3.5	0.5	(0.3)	0.1	2.6
船舶 - 法定 Ships - Statutory	2016	87.4	14.0	17.7	0.0	26.2	29.5	33.8
	2017	92.1	15.4	21.8	0.0	16.7	38.2	41.5
	2018	96.2	16.1	24.0	0.0	86.4	(30.3)	(31.5)
	2019	101.1	17.3	26.3	0.3	112.7	(55.5)	(54.9)
	2020	103.5	17.7	24.9	(0.1)	78.2	(17.2)	(16.6)
船舶 - 其他 Ships - Others	2016	816.9	142.3	130.2	(1.5)	342.2	203.7	24.9
	2017	682.7	129.7	126.7	1.1	367.0	58.2	8.5
	2018	647.6	118.6	147.2	1.8	557.3	(177.3)	(27.4)
	2019	669.2	112.3	143.6	11.5	376.7	25.1	3.8
	2020	706.8	136.6	172.9	(10.7)	458.4	(50.4)	(7.1)
貨運 Goods In Transit	2016	528.5	69.4	110.7	0.0	128.6	219.8	41.6
	2017	533.1	70.4	116.1	0.5	104.0	242.1	45.4
	2018	542.9	68.6	114.6	(0.2)	156.3	203.6	37.5
	2019	529.4	69.1	112.5	0.4	187.7	159.7	30.2
	2020	471.7	66.0	117.5	0.5	170.0	117.7	25.0
財產損壞 Property Damage	2016	2,160.0	667.7	573.2	0.5	440.6	478.0	22.1
	2017	2,225.6	685.4	627.4	(0.9)	627.9	285.8	12.8
	2018	2,087.3	627.0	622.1	0.9	1,032.6	(195.3)	(9.4)
	2019	2,264.6	657.6	662.2	14.9	838.0	91.9	4.1
	2020	2,397.8	619.4	682.0	2.2	565.3	528.9	22.1
一般法律責任 - 法定 General Liability - Statutory	2016	5,217.9	820.5	801.9	(9.3)	4,035.9	(431.1)	(8.3)
	2017	4,929.0	814.2	889.1	193.8	3,615.8	(583.9)	(11.8)
	2018	3,167.5	880.7	853.9	8.3	1,574.6	(150.0)	(4.7)
	2019	4,771.5	824.3	920.8	85.6	3,201.1	(260.3)	(5.5)
	2020	5,457.5	869.5	907.9	(25.0)	3,296.3	408.8	7.5
- 業主立案法團責任* - Owners' Corporation Liability*	2016	-	-	-	-	-	-	-
	2017	27.4	6.6	4.8	(0.1)	5.4	10.7	39.1
	2018	27.3	6.6	4.5	0.0	3.2	13.0	47.6
	2019	28.0	5.9	4.9	0.0	8.0	9.2	32.9
	2020	28.7	6.7	4.2	0.0	6.0	11.8	41.1
一般法律責任 - 其他 General Liability - Others	2016	1,840.7	305.6	534.2	1.9	627.5	371.5	20.2
	2017	1,781.7	318.6	561.7	1.4	565.5	334.5	18.8
	2018	1,941.7	356.9	539.7	9.4	680.2	355.5	18.3
	2019	2,075.6	350.9	574.4	(6.5)	696.5	460.3	22.2
	2020	2,309.8	382.4	584.8	(4.3)	1,112.0	234.9	10.2
金錢損失 Pecuniary Loss	2016	785.9	76.3	297.9	(35.7)	166.6	280.8	35.7
	2017	857.1	86.3	323.2	(1.7)	115.3	334.0	39.0
	2018	870.8	54.3	310.2	(4.1)	206.6	303.8	34.9
	2019	842.8	57.1	296.9	(1.9)	210.3	280.4	33.3
	2020	950.0	602.3	271.2	(1.0)	266.1	(188.6)	(19.9)
整體 Overall	2016	24,532.1	4,088.9	4,477.2	(27.8)	14,823.3	1,170.5	4.8
	2017	25,202.6	4,183.0	5,001.6	272.4	15,349.4	396.2	1.6
	2018	24,825.0	4,395.7	5,018.5	12.5	15,229.2	169.1	0.7
	2019	28,304.4	4,532.1	5,467.6	112.9	17,703.9	487.9	1.7
	2020	29,381.2	4,854.7	5,562.9	48.2	17,059.1	1,856.3	6.3

*請參閱一般保險業務統計數字附註 2 的額外資料。

Please refer to Note 2 of General Insurance Business Statistics for additional information.

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Table G15 (Cont'd) Underwriting Results

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		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	2016	721.1	100.4	61.3	(4.5)	512.3	51.6	7.2
	2017	984.8	173.0	82.8	(1.0)	609.4	120.6	12.2
	2018	1,111.8	182.4	80.7	0.4	793.4	54.9	4.9
	2019	929.6	182.8	68.2	(0.6)	678.2	1.0	0.1
	2020	1,121.6	215.2	92.3	(1.9)	808.3	7.7	0.7
汽車 Motor Vehicle	2016	1,177.9	607.3	50.5	0.0	588.4	(68.3)	(5.8)
	2017	1,626.1	807.3	56.7	1.2	751.7	9.2	0.6
	2018	1,434.5	531.5	50.3	0.4	658.8	193.5	13.5
	2019	1,336.5	627.9	48.7	0.3	670.6	(11.0)	(0.8)
	2020	1,502.9	588.1	70.3	(1.1)	744.1	101.5	6.8
飛機 Aircraft	2016	13.4	6.9	1.4	0.0	3.2	1.9	14.2
	2017	29.7	6.4	2.3	0.0	18.9	2.1	7.1
	2018	40.1	8.3	1.9	0.0	30.1	(0.2)	(0.5)
	2019	47.1	13.4	2.4	0.0	58.6	(27.3)	(58.0)
	2020	26.6	7.7	2.7	0.2	53.0	(37.0)	(139.1)
船舶 Ships	2016	448.3	87.4	55.4	0.9	302.1	2.5	0.6
	2017	379.2	89.6	43.9	5.5	196.6	43.6	11.5
	2018	424.9	70.4	49.1	0.4	369.2	(64.2)	(15.1)
	2019	397.7	94.9	42.0	(0.3)	376.3	(115.2)	(29.0)
	2020	397.9	64.9	38.7	(3.7)	205.6	92.4	23.2
貨運 Goods In Transit	2016	307.3	71.7	55.2	0.2	145.3	34.9	11.4
	2017	375.5	81.2	80.3	5.1	226.7	(17.8)	(4.7)
	2018	449.3	103.6	79.4	0.5	347.2	(81.4)	(18.1)
	2019	402.4	72.6	71.9	(0.9)	399.0	(140.2)	(34.8)
	2020	354.7	51.3	68.6	1.8	235.3	(2.3)	(0.6)
財產損壞 Property Damage	2016	2,108.2	381.0	358.8	(2.5)	949.3	421.6	20.0
	2017	2,097.5	435.8	430.7	17.6	2,719.7	(1,506.3)	(71.8)
	2018	2,123.5	380.2	412.8	3.1	933.5	393.9	18.5
	2019	2,376.2	353.7	404.2	3.3	884.0	731.0	30.8
	2020	2,877.0	464.2	438.4	8.2	1,781.6	184.6	6.4
一般法律責任 General Liability	2016	939.8	144.9	217.3	(1.0)	506.9	71.7	7.6
	2017	1,002.8	166.7	210.1	3.8	448.3	173.9	17.3
	2018	2,612.0	200.1	217.6	1.5	2,023.5	169.3	6.5
	2019	1,408.5	193.0	222.1	9.1	1,194.4	(210.1)	(14.9)
	2020	1,475.6	229.5	173.3	(9.9)	823.0	259.7	17.6
金錢損失 Pecuniary Loss	2016	445.5	101.2	182.8	(44.0)	259.3	(53.8)	(12.1)
	2017	570.8	167.2	172.5	1.3	243.5	(13.7)	(2.4)
	2018	747.1	146.5	215.7	13.0	501.7	(129.8)	(17.4)
	2019	731.4	138.5	191.6	(20.5)	250.5	171.3	23.4
	2020	670.0	114.7	235.2	2.7	320.6	(3.2)	(0.5)
非比例協約 Non-Proportional Treaty	2016	154.5	12.7	8.1	(0.1)	44.4	89.4	57.9
	2017	159.3	13.9	8.1	0.0	111.7	25.6	16.1
	2018	138.8	12.2	10.1	1.4	64.6	50.5	36.4
	2019	153.8	12.3	8.5	0.4	130.9	1.7	1.1
	2020	159.0	13.1	8.3	(1.9)	61.6	77.9	49.0
比例協約 Proportional Treaty	2016	339.9	123.2	13.9	(5.3)	137.1	71.0	20.9
	2017	318.7	153.9	18.5	1.6	205.4	(60.7)	(19.0)
	2018	415.2	113.6	26.1	3.9	443.8	(172.2)	(41.5)
	2019	495.5	150.5	30.6	11.0	323.3	(19.9)	(4.0)
	2020	500.2	120.4	27.8	(4.9)	558.7	(201.8)	(40.3)
整體 Overall	2016	6,655.9	1,636.7	1,004.7	(56.3)	3,448.3	622.5	9.4
	2017	7,544.4	2,095.0	1,105.9	35.1	5,531.9	(1,223.5)	(16.2)
	2018	9,497.2	1,748.8	1,143.7	24.6	6,165.8	414.3	4.4
	2019	8,278.7	1,839.6	1,090.2	1.8	4,965.8	381.3	4.6
	2020	9,085.5	1,869.1	1,155.6	(10.5)	5,591.8	479.5	5.3