

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	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	2015	10,528.6	1,184.1	1,430.4	1.9	7,581.3	330.9	3.1
	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
汽車 Motor Vehicle	2015	4,162.1	1,252.0	563.1	10.9	2,598.7	(262.6)	(6.3)
	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)
飛機 Aircraft	2015	6.5	(0.4)	2.1	0.0	8.7	(3.9)	(60.0)
	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)
船舶 Ships	2015	1,597.8	227.1	184.7	(2.4)	1,295.2	(106.8)	(6.7)
	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)
貨運 Goods In Transit	2015	961.3	151.2	188.9	(2.6)	245.2	378.6	39.4
	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
財產損壞 Property Damage	2015	4,129.6	914.6	899.7	1.0	1,644.7	669.6	16.2
	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
一般法律責任 General Liability	2015	8,349.2	1,308.4	1,497.6	51.3	5,311.0	180.9	2.2
	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)
金錢損失 Pecuniary Loss	2015	1,475.8	168.0	539.1	59.3	806.1	(96.7)	(6.6)
	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
非比例協約 Non-Proportional Treaty	2015	172.4	13.4	7.7	0.2	92.8	58.3	33.8
	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
比例協約 Proportional Treaty	2015	378.4	132.7	13.8	13.4	173.6	44.9	11.9
	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)
整體 Overall	2015	31,761.7	5,351.1	5,327.1	133.0	19,757.3	1,193.2	3.8
	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

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	2015	9,990.7	1,064.1	1,379.2	(0.7)	7,214.3	333.8	3.3
	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
汽車 Motor Vehicle	2015	3,243.8	814.8	512.9	10.8	2,057.6	(152.3)	(4.7)
	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)
飛機 Aircraft	2015	1.4	(1.0)	1.8	0.0	0.7	(0.1)	(7.1)
	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)
船舶 - 法定 Ships - Statutory	2015	51.8	13.5	15.4	0.0	17.0	5.9	11.4
	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)
船舶 - 其他 Ships - Others	2015	1,090.0	139.3	117.7	(1.9)	1,041.3	(206.4)	(18.9)
	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
貨運 Goods In Transit	2015	614.1	79.0	126.6	(0.7)	83.4	325.8	53.1
	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
財產損壞 Property Damage	2015	2,130.1	639.5	534.6	(0.1)	525.6	430.5	20.2
	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
一般法律責任 - 僱員補償 - 法定 General Liability - Statutory	2015	5,511.0	862.2	788.7	47.7	4,224.4	(412.0)	(7.5)
	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)
- 業主立法法團責任* - Owners' Corporation Liability*	2015	-	-	-	-	-	-	-
	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
一般法律責任 - 其他 General Liability - Others	2015	1,875.5	299.9	488.5	2.0	694.6	390.5	20.8
	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
金錢損失 Pecuniary Loss	2015	921.0	44.0	324.3	39.1	342.1	171.5	18.6
	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
整體 Overall	2015	25,429.4	3,955.3	4,289.7	96.2	16,201.0	887.2	3.5
	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

\*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.

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	2015	537.9	120.0	51.2	2.6	367.0	(2.9)	(0.5)
	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
汽車 Motor Vehicle	2015	918.3	437.2	50.2	0.1	541.1	(110.3)	(12.0)
	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)
飛機 Aircraft	2015	5.1	0.6	0.3	0.0	8.0	(3.8)	(74.5)
	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)
船舶 Ships	2015	456.0	74.3	51.6	(0.5)	236.9	93.7	20.5
	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)
貨運 Goods In Transit	2015	347.2	72.2	62.3	(1.9)	161.8	52.8	15.2
	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)
財產損壞 Property Damage	2015	1,999.5	275.1	365.1	1.1	1,119.1	239.1	12.0
	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
一般法律責任 General Liability	2015	962.7	146.3	220.4	1.6	392.0	202.4	21.0
	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)
金錢損失 Pecuniary Loss	2015	554.8	124.0	214.8	20.2	464.0	(268.2)	(48.3)
	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
非比例協約 Non-Proportional Treaty	2015	172.4	13.4	7.7	0.2	92.8	58.3	33.8
	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
比例協約 Proportional Treaty	2015	378.4	132.7	13.8	13.4	173.6	44.9	11.9
	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)
整體 Overall	2015	6,332.3	1,395.8	1,037.4	36.8	3,556.3	306.0	4.8
	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