

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	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
	2021	14,318.8	1,509.4	1,998.4	(31.8)	10,845.7	(2.9)	(0.0)
	2022	15,354.3	1,636.0	2,532.4	(17.2)	11,457.1	(254.0)	(1.7)
汽車 Motor Vehicle	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)
	2021	4,438.9	927.7	665.7	(8.1)	3,022.3	(168.7)	(3.8)
	2022	4,405.0	933.4	728.8	(29.6)	2,953.3	(180.9)	(4.1)
飛機 Aircraft	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)
	2021	37.6	8.0	7.8	(0.5)	22.3	0.0	0.0
	2022	29.7	7.1	8.4	(0.1)	20.9	(6.6)	(22.2)
船舶 Ships	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
	2021	1,312.6	232.6	246.7	(0.5)	930.0	(96.2)	(7.3)
	2022	1,288.2	241.5	264.8	(2.6)	600.3	184.2	14.3
貨運 Goods In Transit	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
	2021	810.3	96.5	191.0	(2.7)	460.2	65.3	8.1
	2022	758.5	89.9	204.9	18.0	367.3	78.4	10.3
財產損壞 Property Damage	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
	2021	5,538.2	1,104.6	1,213.2	17.4	2,617.7	585.3	10.6
	2022	5,500.4	944.2	1,385.5	33.9	1,636.0	1,500.8	27.3
一般法律責任 General Liability	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
	2021	9,407.1	1,485.4	1,701.7	68.5	5,005.9	1,145.6	12.2
	2022	10,035.2	1,589.9	1,853.2	(60.5)	4,625.1	2,027.5	20.2
金錢損失 Pecuniary Loss	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)
	2021	1,937.9	944.6	566.2	21.5	264.4	141.2	7.3
	2022	2,301.3	682.2	586.3	(0.9)	181.9	851.8	37.0
非比例協約 Non-Proportional Treaty	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
	2021	172.6	12.6	7.6	0.0	107.9	44.5	25.8
	2022	169.8	13.3	6.7	0.5	88.9	60.4	35.6
比例協約 Proportional Treaty	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)
	2021	462.8	150.9	25.7	1.8	278.1	6.3	1.4
	2022	493.4	149.0	24.1	(9.2)	253.4	76.1	15.4
整體 Overall	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
	2021	38,436.8	6,472.3	6,624.0	65.6	23,554.5	1,720.4	4.5
	2022	40,335.8	6,286.5	7,595.1	(67.7)	22,184.2	4,337.7	10.8

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	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
	2021	12,986.8	1,224.9	1,912.6	(32.4)	9,918.9	(37.2)	(0.3)
	2022	13,491.1	1,303.5	2,424.7	(17.0)	10,059.6	(279.7)	(2.1)
汽車 Motor Vehicle	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)
	2021	3,911.4	867.5	625.1	(9.0)	2,728.9	(301.1)	(7.7)
	2022	4,039.3	847.4	695.5	(28.1)	2,732.0	(207.5)	(5.1)
飛機 Aircraft	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
	2021	4.9	0.1	4.9	(0.3)	6.9	(6.7)	(136.7)
	2022	2.8	(0.9)	6.5	(0.1)	1.0	(3.7)	(132.1)
船舶 - 法定 Ships - Statutory	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)
	2021	109.5	16.5	34.2	0.1	57.7	1.0	0.9
	2022	114.5	19.0	25.8	(0.2)	4.6	65.3	57.0
船舶 - 其他 Ships - Others	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)
	2021	763.3	130.1	177.9	(0.5)	577.6	(121.8)	(16.0)
	2022	704.2	119.5	185.9	(3.9)	367.6	35.1	5.0
貨運 Goods in Transit	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
	2021	487.6	55.2	122.2	0.9	218.1	91.2	18.7
	2022	427.0	72.0	134.9	(1.0)	191.8	29.3	6.9
財產損壞 Property Damage	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
	2021	2,522.9	590.2	746.0	(2.6)	634.2	555.1	22.0
	2022	2,530.5	564.7	867.4	7.1	556.0	535.3	21.2
一般法律責任 - 僱員補償 - 法定 General Liability - Statutory	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
	2021	5,672.3	914.2	897.2	60.7	3,299.6	500.6	8.8
	2022	6,185.6	1,000.4	986.0	(57.7)	3,409.2	847.7	13.7
- 業主立案法團責任* - Owners' Corporation Liability*	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
	2021	29.5	6.8	4.3	0.0	6.5	11.9	40.3
	2022	27.7	6.4	4.3	2.6	5.3	9.1	32.9
一般法律責任 - 其他 General Liability - Others	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
	2021	2,438.1	349.8	594.5	1.3	1,159.2	333.3	13.7
	2022	2,591.9	364.2	655.5	(1.1)	856.4	716.9	27.7
金錢損失 Pecuniary Loss	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)
	2021	1,367.4	863.8	329.6	27.1	115.4	31.5	2.3
	2022	1,755.9	614.3	366.8	0.1	198.3	576.4	32.8
整體 Overall	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
	2021	30,293.7	5,019.1	5,448.5	45.3	18,723.0	1,057.8	3.5
	2022	31,870.5	4,910.5	6,353.3	(99.3)	18,381.8	2,324.2	7.3

*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.

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	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
	2021	1,332.0	284.5	85.8	0.6	926.8	34.3	2.6
	2022	1,863.2	332.5	107.7	(0.2)	1,397.5	25.7	1.4
汽車 Motor Vehicle	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
	2021	527.5	60.2	40.6	0.9	293.4	132.4	25.1
	2022	365.7	86.0	33.3	(1.5)	221.3	26.6	7.3
飛機 Aircraft	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)
	2021	32.7	7.9	2.9	(0.2)	15.4	6.7	20.5
	2022	26.9	8.0	1.9	0.0	19.9	(2.9)	(10.8)
船舶 Ships	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
	2021	439.8	86.0	34.6	(0.1)	294.7	24.6	5.6
	2022	469.5	103.0	53.1	1.5	228.1	83.8	17.8
貨運 Goods In Transit	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)
	2021	322.7	41.3	68.8	(3.6)	242.1	(25.9)	(8.0)
	2022	331.5	17.9	70.0	19.0	175.5	49.1	14.8
財產損壞 Property Damage	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
	2021	3,015.3	514.4	467.2	20.0	1,983.5	30.2	1.0
	2022	2,969.9	379.5	518.1	26.8	1,080.0	965.5	32.5
一般法律責任 General Liability	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
	2021	1,267.2	214.6	205.7	6.5	540.6	299.8	23.7
	2022	1,230.0	218.9	207.4	(4.3)	354.2	453.8	36.9
金錢損失 Pecuniary Loss	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)
	2021	570.5	80.8	236.6	(5.6)	149.0	109.7	19.2
	2022	545.4	67.9	219.5	(1.0)	(16.4)	275.4	50.5
非比例協約 Non-Proportional Treaty	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
	2021	172.6	12.6	7.6	0.0	107.9	44.5	25.8
	2022	169.8	13.3	6.7	0.5	88.9	60.4	35.6
比例協約 Proportional Treaty	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)
	2021	462.8	150.9	25.7	1.8	278.1	6.3	1.4
	2022	493.4	149.0	24.1	(9.2)	253.4	76.1	15.4
整體 Overall	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
	2021	8,143.1	1,453.2	1,175.5	20.3	4,831.5	662.6	8.1
	2022	8,465.3	1,376.0	1,241.8	31.6	3,802.4	2,013.5	23.8