

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	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
	2013	8,679.4	1,021.9	1,083.7	(0.7)	5,623.9	950.6	11.0
汽車 Motor Vehicle	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)
	2013	3,776.1	1,011.3	479.8	(5.7)	2,093.2	197.5	5.2
飛機 Aircraft	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
	2013	8.9	0.3	2.4	0.0	7.6	(1.4)	(15.7)
船舶 Ships	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)
	2013	1,200.5	191.2	133.8	0.3	840.1	35.1	2.9
貨運 Goods In Transit	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
	2013	880.9	149.7	183.4	(3.6)	378.6	172.8	19.6
財產損壞 Property Damage	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
	2013	3,737.9	836.1	733.7	10.4	1,360.0	797.7	21.3
一般法律責任 General Liability	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
	2013	7,645.1	1,281.4	1,240.0	54.0	4,732.0	337.7	4.4
金錢損失 Pecuniary Loss	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
	2013	1,492.5	267.6	379.1	0.7	365.8	479.3	32.1
非比例協約 Non-Proportional Treaty	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
	2013	166.7	12.4	5.4	0.0	108.2	40.7	24.4
比例協約 Proportional Treaty	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
	2013	385.0	132.6	10.2	0.0	248.0	(5.8)	(1.5)
整體 Overall	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
	2013	27,973.0	4,904.5	4,251.5	55.4	15,757.4	3,004.2	10.7

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	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
	2013	8,280.9	967.2	1,058.5	(1.7)	5,340.1	916.8	11.1
汽車 Motor Vehicle	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
	2013	2,883.4	748.1	444.4	(5.6)	1,583.4	113.1	3.9
飛機 Aircraft	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)
	2013	1.4	(0.7)	2.0	0.0	(0.5)	0.6	42.9
船舶 - 法定 Ships - Statutory	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
	2013	40.8	9.4	8.8	(0.1)	27.7	(5.0)	(12.3)
船舶 - 其他 Ships - Others	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)
	2013	738.8	113.1	85.7	0.6	601.9	(62.5)	(8.5)
貨運 Goods In Transit	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
	2013	532.5	78.4	119.8	(3.6)	132.5	205.4	38.6
財產損壞 Property Damage	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
	2013	1,995.7	595.7	411.6	4.3	425.2	558.9	28.0
一般法律責任 - 法定 General Liability - Statutory	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)
	2013	5,006.2	812.4	654.5	51.4	3,864.5	(376.6)	(7.5)
一般法律責任 - 其他 General Liability - Others	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
	2013	1,741.7	309.2	370.6	2.4	567.5	492.0	28.2
金錢損失 Pecuniary Loss	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
	2013	892.6	143.6	221.2	0.1	118.0	409.7	45.9
整體 Overall	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
	2013	22,114.0	3,776.4	3,377.1	47.8	12,660.3	2,252.4	10.2

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	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
	2013	398.5	54.7	25.2	1.0	283.8	33.8	8.5
汽車 Motor Vehicle	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)
	2013	892.7	263.2	35.4	(0.1)	509.8	84.4	9.5
飛機 Aircraft	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
	2013	7.5	1.0	0.4	0.0	8.1	(2.0)	(26.7)
船舶 Ships	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)
	2013	420.9	68.7	39.3	(0.2)	210.5	102.6	24.4
貨運 Goods In Transit	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)
	2013	348.4	71.3	63.6	0.0	246.1	(32.6)	(9.4)
財產損壞 Property Damage	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
	2013	1,742.2	240.4	322.1	6.1	934.8	238.8	13.7
一般法律責任 General Liability	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
	2013	897.2	159.8	214.9	0.2	300.0	222.3	24.8
金錢損失 Pecuniary Loss	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
	2013	599.9	124.0	157.9	0.6	247.8	69.6	11.6
非比例協約 Non-Proportional Treaty	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
	2013	166.7	12.4	5.4	0.0	108.2	40.7	24.4
比例協約 Proportional Treaty	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
	2013	385.0	132.6	10.2	0.0	248.0	(5.8)	(1.5)
整體 Overall	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
	2013	5,859.0	1,128.1	874.4	7.6	3,097.1	751.8	12.8