

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	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
	2014	9,029.6	1,144.4	1,210.9	2.4	6,090.6	581.3	6.4
汽車 Motor Vehicle	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
	2014	3,958.7	1,074.6	517.7	13.6	2,296.4	56.4	1.4
飛機 Aircraft	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)
	2014	7.1	0.4	1.7	0.0	8.5	(3.5)	(49.3)
船舶 Ships	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
	2014	1,291.1	203.4	156.8	(4.2)	835.7	99.4	7.7
貨運 Goods In Transit	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
	2014	875.4	96.4	181.3	(1.5)	378.3	220.9	25.2
財產損壞 Property Damage	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
	2014	3,905.1	913.2	792.3	(14.2)	1,168.6	1,045.2	26.8
一般法律責任 General Liability	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
	2014	8,496.2	1,390.9	1,336.6	(66.2)	5,271.1	563.8	6.6
金錢損失 Pecuniary Loss	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
	2014	1,436.7	211.2	461.4	53.9	354.5	355.7	24.8
非比例協約 Non-Proportional Treaty	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
	2014	191.9	14.0	7.3	0.0	91.8	78.8	41.1
比例協約 Proportional Treaty	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)
	2014	376.6	134.1	11.5	0.0	190.0	41.0	10.9
整體 Overall	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
	2014	29,568.4	5,182.6	4,677.5	(16.2)	16,685.5	3,039.0	10.3

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	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
	2014	8,641.8	1,054.9	1,175.1	1.5	5,755.5	654.8	7.6
汽車 Motor Vehicle	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
	2014	3,071.8	779.0	466.6	13.6	1,778.8	33.8	1.1
飛機 Aircraft	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
	2014	1.2	(0.7)	1.3	0.0	(0.1)	0.7	58.3
船舶 - 法定 Ships - Statutory	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)
	2014	53.9	12.0	16.0	0.0	34.9	(9.0)	(16.7)
船舶 - 其他 Ships - Others	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)
	2014	820.3	126.7	102.9	(2.2)	534.5	58.4	7.1
貨運 Goods In Transit	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
	2014	555.0	92.5	111.0	(2.1)	130.9	222.7	40.1
財產損壞 Property Damage	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
	2014	2,027.4	642.4	465.0	(4.7)	455.8	468.9	23.1
一般法律責任 - 法定 General Liability - Statutory	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)
	2014	5,611.2	902.5	691.0	(65.2)	4,157.6	(74.7)	(1.3)
一般法律責任 - 其他 General Liability - Others	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
	2014	1,870.3	312.8	427.3	(1.5)	669.0	462.7	24.7
金錢損失 Pecuniary Loss	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
	2014	888.2	92.0	270.8	1.6	81.8	442.0	49.8
整體 Overall	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
	2014	23,541.1	4,014.1	3,727.0	(59.0)	13,598.7	2,260.3	9.6

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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	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
	2014	387.8	89.5	35.8	0.9	335.1	(73.5)	(19.0)
汽車 Motor Vehicle	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
	2014	886.9	295.6	51.1	0.0	517.6	22.6	2.5
飛機 Aircraft	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)
	2014	5.9	1.1	0.4	0.0	8.6	(4.2)	(71.2)
船舶 Ships	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
	2014	416.9	64.7	37.9	(2.0)	266.3	50.0	12.0
貨運 Goods In Transit	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)
	2014	320.4	3.9	70.3	0.6	247.4	(1.8)	(0.6)
財產損壞 Property Damage	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
	2014	1,877.7	270.8	327.3	(9.5)	712.8	576.3	30.7
一般法律責任 General Liability	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
	2014	1,014.7	175.6	218.3	0.5	444.5	175.8	17.3
金錢損失 Pecuniary Loss	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
	2014	548.5	119.2	190.6	52.3	272.7	(86.3)	(15.7)
非比例協約 Non-Proportional Treaty	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
	2014	191.9	14.0	7.3	0.0	91.8	78.8	41.1
比例協約 Proportional Treaty	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)
	2014	376.6	134.1	11.5	0.0	190.0	41.0	10.9
整體 Overall	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
	2014	6,027.3	1,168.5	950.5	42.8	3,086.8	778.7	12.9