

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	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
	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
汽車 Motor Vehicle	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
	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)
飛機 Aircraft	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)
	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
船舶 Ships	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
	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
貨運 Goods In Transit	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
	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
財產損壞 Property Damage	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
	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
一般法律責任 General Liability	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
	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
金錢損失 Pecuniary Loss	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
	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
非比例協約 Non-Proportional Treaty	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
	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
比例協約 Proportional Treaty	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
	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
整體 Overall	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
	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

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	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
	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
汽車 Motor Vehicle	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
	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)
飛機 Aircraft	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
	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)
船舶 - 法定 Ships - Statutory	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)
	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
船舶 - 其他 Ships - Others	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
	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
貨運 Goods In Transit	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
	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
財產損壞 Property Damage	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
	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
一般法律責任 - 法定 General Liability - Statutory	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)
	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)
一般法律責任 - 其他 General Liability - Others	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
	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
金錢損失 Pecuniary Loss	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
	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
整體 Overall	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
	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

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	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)
	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
汽車 Motor Vehicle	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
	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)
飛機 Aircraft	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)
	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
船舶 Ships	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
	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
貨運 Goods In Transit	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)
	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
財產損壞 Property Damage	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
	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
一般法律責任 General Liability	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
	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
金錢損失 Pecuniary Loss	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)
	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)
非比例協約 Non- Proportional Treaty	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
	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
比例協約 Proportional Treaty	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
	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
整體 Overall	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
	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