

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	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
	2017	11,766.0	1,444.3	1,797.7	4.5	8,198.6	320.9	2.7
汽車 Motor Vehicle	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)
	2017	4,914.5	1,593.2	666.7	74.0	3,092.4	(511.8)	(10.4)
飛機 Aircraft	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
	2017	34.0	5.6	8.2	0.0	20.8	(0.6)	(1.8)
船舶 Ships	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
	2017	1,154.0	234.7	192.4	6.6	580.3	140.0	12.1
貨運 Goods In Transit	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
	2017	908.6	151.6	196.4	5.6	330.7	224.3	24.7
財產損壞 Property Damage	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
	2017	4,323.1	1,121.2	1,058.1	16.7	3,347.6	(1,220.5)	(28.2)
一般法律責任 General Liability	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
	2017	7,740.9	1,306.1	1,665.7	198.9	4,635.0	(64.8)	(0.8)
金錢損失 Pecuniary Loss	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
	2017	1,427.9	253.5	495.7	(0.4)	358.8	320.3	22.4
非比例協約 Non-Proportional Treaty	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
	2017	159.3	13.9	8.1	0.0	111.7	25.6	16.1
比例協約 Proportional Treaty	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
	2017	318.7	153.9	18.5	1.6	205.4	(60.7)	(19.0)
整體 Overall	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
	2017	32,747.0	6,278.0	6,107.5	307.5	20,881.3	(827.3)	(2.5)

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	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
	2017	10,781.2	1,271.3	1,714.9	5.5	7,589.2	200.3	1.9
汽車 Motor Vehicle	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)
	2017	3,288.4	785.9	610.0	72.8	2,340.7	(521.0)	(15.8)
飛機 Aircraft	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)
	2017	4.3	(0.8)	5.9	0.0	1.9	(2.7)	(62.8)
船舶 - 法定 Ships - Statutory	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
	2017	92.1	15.4	21.8	0.0	16.7	38.2	41.5
船舶 - 其他 Ships - Others	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
	2017	682.7	129.7	126.7	1.1	367.0	58.2	8.5
貨運 Goods In Transit	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
	2017	533.1	70.4	116.1	0.5	104.0	242.1	45.4
財產損壞 Property Damage	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
	2017	2,225.6	685.4	627.4	(0.9)	627.9	285.8	12.8
一般法律責任 - 僱員補償 General Liability - Statutory - Employees' Compensation	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)
	2017	4,929.0	814.2	889.1	193.8	3,615.8	(583.9)	(11.8)
業主立法法團責任* - Owners' Corporation Liability*	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	-	-	-	-	-	-	-
	2017	27.4	6.6	4.8	(0.1)	5.4	10.7	39.1
一般法律責任 - 其他 General Liability - Others	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
	2017	1,781.7	318.6	561.7	1.4	565.5	334.5	18.8
金錢損失 Pecuniary Loss	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
	2017	857.1	86.3	323.2	(1.7)	115.3	334.0	39.0
整體 Overall	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
	2017	25,202.6	4,183.0	5,001.6	272.4	15,349.4	396.2	1.6

\*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 to General Insurance Business Statistics for additional information.

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Table G15 (Cont'd) Underwriting Results

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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	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
	2017	984.8	173.0	82.8	(1.0)	609.4	120.6	12.2
汽車 Motor Vehicle	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)
	2017	1,626.1	807.3	56.7	1.2	751.7	9.2	0.6
飛機 Aircraft	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
	2017	29.7	6.4	2.3	0.0	18.9	2.1	7.1
船舶 Ships	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
	2017	379.2	89.6	43.9	5.5	196.6	43.6	11.5
貨運 Goods In Transit	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
	2017	375.5	81.2	80.3	5.1	226.7	(17.8)	(4.7)
財產損壞 Property Damage	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
	2017	2,097.5	435.8	430.7	17.6	2,719.7	(1,506.3)	(71.8)
一般法律責任 General Liability	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
	2017	1,002.8	166.7	210.1	3.8	448.3	173.9	17.3
金錢損失 Pecuniary Loss	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)
	2017	570.8	167.2	172.5	1.3	243.5	(13.7)	(2.4)
非比例協約 Non-Proportional Treaty	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
	2017	159.3	13.9	8.1	0.0	111.7	25.6	16.1
比例協約 Proportional Treaty	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
	2017	318.7	153.9	18.5	1.6	205.4	(60.7)	(19.0)
整體 Overall	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
	2017	7,544.4	2,095.0	1,105.9	35.1	5,531.9	(1,223.5)	(16.2)