

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	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
	2018	13,152.0	1,640.1	1,888.2	4.0	9,273.2	346.5	2.6
汽車 Motor Vehicle	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)
	2018	4,834.3	1,341.7	637.5	(6.8)	3,109.4	(247.5)	(5.1)
飛機 Aircraft	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)
	2018	43.8	7.3	9.5	0.0	31.7	(4.7)	(10.7)
船舶 Ships	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
	2018	1,168.7	205.1	220.3	2.2	1,012.9	(271.8)	(23.3)
貨運 Goods In Transit	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
	2018	992.2	172.2	194.0	0.3	503.5	122.2	12.3
財產損壞 Property Damage	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)
	2018	4,210.8	1,007.2	1,034.9	4.0	1,966.1	198.6	4.7
一般法律責任 General Liability	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)
	2018	7,748.5	1,444.3	1,615.7	19.2	4,281.5	387.8	5.0
金錢損失 Pecuniary Loss	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
	2018	1,617.9	200.8	525.9	8.9	708.3	174.0	10.8
非比例協約 Non-Proportional Treaty	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
	2018	138.8	12.2	10.1	1.4	64.6	50.5	36.4
比例協約 Proportional Treaty	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)
	2018	415.2	113.6	26.1	3.9	443.8	(172.2)	(41.5)
整體 Overall	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)
	2018	34,322.2	6,144.5	6,162.2	37.1	21,395.0	583.4	1.7

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	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
	2018	12,040.2	1,457.7	1,807.5	3.6	8,479.8	291.6	2.4
汽車 Motor Vehicle	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)
	2018	3,399.8	810.2	587.2	(7.2)	2,450.6	(441.0)	(13.0)
飛機 Aircraft	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)
	2018	3.7	(1.0)	7.6	0.0	1.6	(4.5)	(121.6)
船舶 - 法定 Ships - Statutory	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
	2018	96.2	16.1	24.0	0.0	86.4	(30.3)	(31.5)
船舶 - 其他 Ships - Others	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
	2018	647.6	118.6	147.2	1.8	557.3	(177.3)	(27.4)
貨運 Goods In Transit	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
	2018	542.9	68.6	114.6	(0.2)	156.3	203.6	37.5
財產損壞 Property Damage	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
	2018	2,087.3	627.0	622.1	0.9	1,032.6	(195.3)	(9.4)
一般法律責任 - 僱員補償 - 法定 General Liability - Statutory	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)
	2018	3,167.5	880.7	853.9	8.3	1,574.6	(150.0)	(4.7)
- 業主立案法團責任* - Owners' Corporation Liability*	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	-	-	-	-	-	-	-
	2017	27.4	6.6	4.8	(0.1)	5.4	10.7	39.1
	2018	27.3	6.6	4.5	0.0	3.2	13.0	47.6
一般法律責任 - 其他 General Liability - Others	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
	2018	1,941.7	356.9	539.7	9.4	680.2	355.5	18.3
金錢損失 Pecuniary Loss	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
	2018	870.8	54.3	310.2	(4.1)	206.6	303.8	34.9
整體 Overall	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
	2018	24,825.0	4,395.7	5,018.5	12.5	15,229.2	169.1	0.7

*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

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	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
	2018	1,111.8	182.4	80.7	0.4	793.4	54.9	4.9
汽車 Motor Vehicle	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
	2018	1,434.5	531.5	50.3	0.4	658.8	193.5	13.5
飛機 Aircraft	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
	2018	40.1	8.3	1.9	0.0	30.1	(0.2)	(0.5)
船舶 Ships	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
	2018	424.9	70.4	49.1	0.4	369.2	(64.2)	(15.1)
貨運 Goods In Transit	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)
	2018	449.3	103.6	79.4	0.5	347.2	(81.4)	(18.1)
財產損壞 Property Damage	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)
	2018	2,123.5	380.2	412.8	3.1	933.5	393.9	18.5
一般法律責任 General Liability	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
	2018	2,612.0	200.1	217.6	1.5	2,023.5	169.3	6.5
金錢損失 Pecuniary Loss	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)
	2018	747.1	146.5	215.7	13.0	501.7	(129.8)	(17.4)
非比例協約 Non-Proportional Treaty	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
	2018	138.8	12.2	10.1	1.4	64.6	50.5	36.4
比例協約 Proportional Treaty	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)
	2018	415.2	113.6	26.1	3.9	443.8	(172.2)	(41.5)
整體 Overall	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)
	2018	9,497.2	1,748.8	1,143.7	24.6	6,165.8	414.3	4.4