

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	2019	14,311.7	1,764.6	2,171.7	5.9	10,073.1	296.4	2.1
	2020	14,310.5	1,508.8	2,297.5	93.5	9,350.3	1,060.4	7.4
	2021	14,318.8	1,509.4	1,998.4	(31.8)	10,845.7	(2.9)	(0.0)
	2022	15,354.3	1,636.0	2,532.4	(17.2)	11,457.1	(254.0)	(1.7)
	2023	16,792.0	1,962.4	2,748.3	41.2	13,158.7	(1,118.6)	(6.7)
汽車 Motor Vehicle	2019	4,972.8	1,483.2	665.8	2.4	3,346.8	(525.4)	(10.6)
	2020	5,265.5	1,448.5	659.1	(10.4)	3,309.2	(140.9)	(2.7)
	2021	4,438.9	927.7	665.7	(8.1)	3,022.3	(168.7)	(3.8)
	2022	4,405.0	933.4	728.8	(29.6)	2,953.3	(180.9)	(4.1)
	2023	4,281.8	838.9	782.4	20.0	2,702.2	(61.7)	(1.4)
飛機 Aircraft	2019	50.9	13.9	7.8	0.0	60.4	(31.2)	(61.3)
	2020	30.5	7.8	6.2	0.7	52.7	(36.9)	(121.0)
	2021	37.6	8.0	7.8	(0.5)	22.3	0.0	0.0
	2022	29.7	7.1	8.4	(0.1)	20.9	(6.6)	(22.2)
	2023	32.9	6.5	6.4	0.2	25.3	(5.5)	(16.7)
船舶 Ships	2019	1,168.0	224.5	211.9	11.5	865.7	(145.6)	(12.5)
	2020	1,208.2	219.2	236.5	(14.5)	742.2	24.8	2.1
	2021	1,312.6	232.6	246.7	(0.5)	930.0	(96.2)	(7.3)
	2022	1,288.2	241.5	264.8	(2.6)	600.3	184.2	14.3
	2023	1,373.5	276.4	284.4	(3.2)	772.7	43.2	3.1
貨運 Goods In Transit	2019	931.8	141.7	184.4	(0.5)	586.7	19.5	2.1
	2020	826.4	117.3	186.1	2.3	405.3	115.4	14.0
	2021	810.3	96.5	191.0	(2.7)	460.2	65.3	8.1
	2022	758.5	89.9	204.9	18.0	367.3	78.4	10.3
	2023	747.4	87.0	218.6	(23.0)	317.2	147.6	19.7
財產損壞 Property Damage	2019	4,640.8	1,011.3	1,066.4	18.2	1,722.0	822.9	17.7
	2020	5,274.8	1,083.6	1,120.4	10.4	2,346.9	713.5	13.5
	2021	5,538.2	1,104.6	1,213.2	17.4	2,617.7	585.3	10.6
	2022	5,500.4	944.2	1,385.5	33.9	1,636.0	1,500.8	27.3
	2023	5,608.4	994.9	1,514.6	43.2	2,707.2	348.5	6.2
一般法律責任 General Liability	2019	8,283.6	1,374.1	1,722.2	88.2	5,100.0	(0.9)	(0.0)
	2020	9,271.6	1,488.1	1,670.2	(39.2)	5,237.3	915.2	9.9
	2021	9,407.1	1,485.4	1,701.7	68.5	5,005.9	1,145.6	12.2
	2022	10,035.2	1,589.9	1,853.2	(60.5)	4,625.1	2,027.5	20.2
	2023	9,759.0	1,616.8	1,891.0	166.8	4,331.3	1,753.1	18.0
金錢損失 Pecuniary Loss	2019	1,574.2	195.6	488.5	(22.4)	460.8	451.7	28.7
	2020	1,620.0	717.0	506.4	1.7	586.7	(191.8)	(11.8)
	2021	1,937.9	944.6	566.2	21.5	264.4	141.2	7.3
	2022	2,301.3	682.2	586.3	(0.9)	181.9	851.8	37.0
	2023	2,384.3	492.3	567.9	1,108.4	346.5	(130.8)	(5.5)
非比例協約 Non-Proportional Treaty	2019	153.8	12.3	8.5	0.4	130.9	1.7	1.1
	2020	159.0	13.1	8.3	(1.9)	61.6	77.9	49.0
	2021	172.6	12.6	7.6	0.0	107.9	44.5	25.8
	2022	169.8	13.3	6.7	0.5	88.9	60.4	35.6
	2023	191.5	13.1	8.1	0.0	146.3	24.0	12.5
比例協約 Proportional Treaty	2019	495.5	150.5	30.6	11.0	323.3	(19.9)	(4.0)
	2020	500.2	120.4	27.8	(4.9)	558.7	(201.8)	(40.3)
	2021	462.8	150.9	25.7	1.8	278.1	6.3	1.4
	2022	493.4	149.0	24.1	(9.2)	253.4	76.1	15.4
	2023	476.8	131.3	26.1	(0.7)	292.8	27.3	5.7
整體 Overall	2019	36,583.1	6,371.7	6,557.8	114.7	22,669.7	869.2	2.4
	2020	38,466.7	6,723.8	6,718.5	37.7	22,650.9	2,335.8	6.1
	2021	38,436.8	6,472.3	6,624.0	65.6	23,554.5	1,720.4	4.5
	2022	40,335.8	6,286.5	7,595.1	(67.7)	22,184.2	4,337.7	10.8
	2023	41,647.6	6,419.6	8,047.8	1,352.9	24,800.2	1,027.1	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	2019	13,382.1	1,581.8	2,103.5	6.5	9,394.9	295.4	2.2
	2020	13,188.9	1,293.6	2,205.2	95.4	8,542.0	1,052.7	8.0
	2021	12,986.8	1,224.9	1,912.6	(32.4)	9,918.9	(37.2)	(0.3)
	2022	13,491.1	1,303.5	2,424.7	(17.0)	10,059.6	(279.7)	(2.1)
	2023	15,085.1	1,582.8	2,628.5	20.5	11,720.0	(866.7)	(5.7)
汽車 Motor Vehicle	2019	3,636.3	855.3	617.1	2.1	2,676.2	(514.4)	(14.1)
	2020	3,762.6	860.4	588.8	(9.3)	2,565.1	(242.4)	(6.4)
	2021	3,911.4	867.5	625.1	(9.0)	2,728.9	(301.1)	(7.7)
	2022	4,039.3	847.4	695.5	(28.1)	2,732.0	(207.5)	(5.1)
	2023	3,918.3	748.7	727.0	18.5	2,445.0	(20.9)	(0.5)
飛機 Aircraft	2019	3.8	0.5	5.4	0.0	1.8	(3.9)	(102.6)
	2020	3.9	0.1	3.5	0.5	(0.3)	0.1	2.6
	2021	4.9	0.1	4.9	(0.3)	6.9	(6.7)	(136.7)
	2022	2.8	(0.9)	6.5	(0.1)	1.0	(3.7)	(132.1)
	2023	3.5	(0.2)	3.2	0.1	8.1	(7.7)	(220.0)
船舶 - 法定 Ships - Statutory	2019	101.1	17.3	26.3	0.3	112.7	(55.5)	(54.9)
	2020	103.5	17.7	24.9	(0.1)	78.2	(17.2)	(16.6)
	2021	109.5	16.5	34.2	0.1	57.7	1.0	0.9
	2022	114.5	19.0	25.8	(0.2)	4.6	65.3	57.0
	2023	101.2	16.3	26.6	0.4	16.4	41.5	41.0
船舶 - 其他 Ships - Others	2019	669.2	112.3	143.6	11.5	376.7	25.1	3.8
	2020	706.8	136.6	172.9	(10.7)	458.4	(50.4)	(7.1)
	2021	763.3	130.1	177.9	(0.5)	577.6	(121.8)	(16.0)
	2022	704.2	119.5	185.9	(3.9)	367.6	35.1	5.0
	2023	641.4	116.6	160.3	(0.8)	420.0	(54.7)	(8.5)
貨運 Goods In Transit	2019	529.4	69.1	112.5	0.4	187.7	159.7	30.2
	2020	471.7	66.0	117.5	0.5	170.0	117.7	25.0
	2021	487.6	55.2	122.2	0.9	218.1	91.2	18.7
	2022	427.0	72.0	134.9	(1.0)	191.8	29.3	6.9
	2023	406.8	56.7	124.8	(1.3)	142.4	84.2	20.7
財產損壞 Property Damage	2019	2,264.6	657.6	662.2	14.9	838.0	91.9	4.1
	2020	2,397.8	619.4	682.0	2.2	565.3	528.9	22.1
	2021	2,522.9	590.2	746.0	(2.6)	634.2	555.1	22.0
	2022	2,530.5	564.7	867.4	7.1	556.0	535.3	21.2
	2023	2,546.2	575.2	885.3	46.1	1,085.8	(46.2)	(1.8)
一般法律責任 - 法定 General Liability - Statutory	2019	4,771.5	824.3	920.8	85.6	3,201.1	(260.3)	(5.5)
	2020	5,457.5	869.5	907.9	(25.0)	3,296.3	408.8	7.5
	2021	5,672.3	914.2	897.2	60.7	3,299.6	500.6	8.8
	2022	6,185.6	1,000.4	986.0	(57.7)	3,409.2	847.7	13.7
	2023	6,072.2	1,025.5	958.9	155.2	3,140.2	792.4	13.0
- 業主立案法團責任* - Owners' Corporation Liability*	2019	28.0	5.9	4.9	0.0	8.0	9.2	32.9
	2020	28.7	6.7	4.2	0.0	6.0	11.8	41.1
	2021	29.5	6.8	4.3	0.0	6.5	11.9	40.3
	2022	27.7	6.4	4.3	2.6	5.3	9.1	32.9
	2023	28.2	6.5	4.7	(2.4)	4.9	14.5	51.4
一般法律責任 - 其他 General Liability - Others	2019	2,075.6	350.9	574.4	(6.5)	696.5	460.3	22.2
	2020	2,309.8	382.4	584.8	(4.3)	1,112.0	234.9	10.2
	2021	2,438.1	349.8	594.5	1.3	1,159.2	333.3	13.7
	2022	2,591.9	364.2	655.5	(1.1)	856.4	716.9	27.7
	2023	2,520.6	398.9	709.9	10.2	833.6	568.0	22.5
金錢損失 Pecuniary Loss	2019	842.8	57.1	296.9	(1.9)	210.3	280.4	33.3
	2020	950.0	602.3	271.2	(1.0)	266.1	(188.6)	(19.9)
	2021	1,367.4	863.8	329.6	27.1	115.4	31.5	2.3
	2022	1,755.9	614.3	366.8	0.1	198.3	576.4	32.8
	2023	1,883.5	432.6	358.3	1,121.5	281.5	(310.4)	(16.5)
整體 Overall	2019	28,304.4	4,532.1	5,467.6	112.9	17,703.9	487.9	1.7
	2020	29,381.2	4,854.7	5,562.9	48.2	17,059.1	1,856.3	6.3
	2021	30,293.7	5,019.1	5,448.5	45.3	18,723.0	1,057.8	3.5
	2022	31,870.5	4,910.5	6,353.3	(99.3)	18,381.8	2,324.2	7.3
	2023	33,207.0	4,959.6	6,587.5	1,368.0	20,097.9	194.0	0.6

\*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 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	2019	929.6	182.8	68.2	(0.6)	678.2	1.0	0.1
	2020	1,121.6	215.2	92.3	(1.9)	808.3	7.7	0.7
	2021	1,332.0	284.5	85.8	0.6	926.8	34.3	2.6
	2022	1,863.2	332.5	107.7	(0.2)	1,397.5	25.7	1.4
	2023	1,706.9	379.6	119.8	20.7	1,438.7	(251.9)	(14.8)
汽車 Motor Vehicle	2019	1,336.5	627.9	48.7	0.3	670.6	(11.0)	(0.8)
	2020	1,502.9	588.1	70.3	(1.1)	744.1	101.5	6.8
	2021	527.5	60.2	40.6	0.9	293.4	132.4	25.1
	2022	365.7	86.0	33.3	(1.5)	221.3	26.6	7.3
	2023	363.5	90.2	55.4	1.5	257.2	(40.8)	(11.2)
飛機 Aircraft	2019	47.1	13.4	2.4	0.0	58.6	(27.3)	(58.0)
	2020	26.6	7.7	2.7	0.2	53.0	(37.0)	(139.1)
	2021	32.7	7.9	2.9	(0.2)	15.4	6.7	20.5
	2022	26.9	8.0	1.9	0.0	19.9	(2.9)	(10.8)
	2023	29.4	6.7	3.2	0.1	17.2	2.2	7.5
船舶 Ships	2019	397.7	94.9	42.0	(0.3)	376.3	(115.2)	(29.0)
	2020	397.9	64.9	38.7	(3.7)	205.6	92.4	23.2
	2021	439.8	86.0	34.6	(0.1)	294.7	24.6	5.6
	2022	469.5	103.0	53.1	1.5	228.1	83.8	17.8
	2023	630.9	143.5	97.5	(2.8)	336.3	56.4	8.9
貨運 Goods In Transit	2019	402.4	72.6	71.9	(0.9)	399.0	(140.2)	(34.8)
	2020	354.7	51.3	68.6	1.8	235.3	(2.3)	(0.6)
	2021	322.7	41.3	68.8	(3.6)	242.1	(25.9)	(8.0)
	2022	331.5	17.9	70.0	19.0	175.5	49.1	14.8
	2023	340.6	30.3	93.8	(21.7)	174.8	63.4	18.6
財產損壞 Property Damage	2019	2,376.2	353.7	404.2	3.3	884.0	731.0	30.8
	2020	2,877.0	464.2	438.4	8.2	1,781.6	184.6	6.4
	2021	3,015.3	514.4	467.2	20.0	1,983.5	30.2	1.0
	2022	2,969.9	379.5	518.1	26.8	1,080.0	965.5	32.5
	2023	3,062.2	419.7	629.3	(2.9)	1,621.4	394.7	12.9
一般法律責任 General Liability	2019	1,408.5	193.0	222.1	9.1	1,194.4	(210.1)	(14.9)
	2020	1,475.6	229.5	173.3	(9.9)	823.0	259.7	17.6
	2021	1,267.2	214.6	205.7	6.5	540.6	299.8	23.7
	2022	1,230.0	218.9	207.4	(4.3)	354.2	453.8	36.9
	2023	1,138.0	185.9	217.5	3.8	352.6	378.2	33.2
金錢損失 Pecuniary Loss	2019	731.4	138.5	191.6	(20.5)	250.5	171.3	23.4
	2020	670.0	114.7	235.2	2.7	320.6	(3.2)	(0.5)
	2021	570.5	80.8	236.6	(5.6)	149.0	109.7	19.2
	2022	545.4	67.9	219.5	(1.0)	(16.4)	275.4	50.5
	2023	500.8	59.7	209.6	(13.1)	65.0	179.6	35.9
非比例協約 Non-Proportional Treaty	2019	153.8	12.3	8.5	0.4	130.9	1.7	1.1
	2020	159.0	13.1	8.3	(1.9)	61.6	77.9	49.0
	2021	172.6	12.6	7.6	0.0	107.9	44.5	25.8
	2022	169.8	13.3	6.7	0.5	88.9	60.4	35.6
	2023	191.5	13.1	8.1	0.0	146.3	24.0	12.5
比例協約 Proportional Treaty	2019	495.5	150.5	30.6	11.0	323.3	(19.9)	(4.0)
	2020	500.2	120.4	27.8	(4.9)	558.7	(201.8)	(40.3)
	2021	462.8	150.9	25.7	1.8	278.1	6.3	1.4
	2022	493.4	149.0	24.1	(9.2)	253.4	76.1	15.4
	2023	476.8	131.3	26.1	(0.7)	292.8	27.3	5.7
整體 Overall	2019	8,278.7	1,839.6	1,090.2	1.8	4,965.8	381.3	4.6
	2020	9,085.5	1,869.1	1,155.6	(10.5)	5,591.8	479.5	5.3
	2021	8,143.1	1,453.2	1,175.5	20.3	4,831.5	662.6	8.1
	2022	8,465.3	1,376.0	1,241.8	31.6	3,802.4	2,013.5	23.8
	2023	8,440.6	1,460.0	1,460.3	(15.1)	4,702.3	833.1	9.9