

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 | 1998 | 2,650.2 | 449.1 | 439.4 | (11.4) | 1,750.5 | 22.6 | 0.9 |
| | 1999 | 2,783.3 | 444.2 | 467.3 | 0.6 | 1,788.1 | 83.1 | 3.0 |
| | 2000 | 2,898.6 | 416.9 | 482.1 | 2.2 | 1,834.9 | 162.5 | 5.6 |
| | 2001 | 3,160.4 | 444.4 | 504.4 | 3.0 | 2,036.5 | 172.1 | 5.4 |
| | 2002 | 3,628.0 | 491.9 | 536.6 | (2.5) | 2,319.7 | 282.3 | 7.8 |
| 汽車 Motor Vehicle | 1998 | 2,517.6 | 745.5 | 442.8 | (20.7) | 1,896.7 | (546.7) | (21.7) |
| | 1999 | 2,246.8 | 595.1 | 392.6 | (13.3) | 1,438.7 | (166.3) | (7.4) |
| | 2000 | 2,118.7 | 591.4 | 370.1 | 8.5 | 1,555.9 | (407.2) | (19.2) |
| | 2001 | 2,260.9 | 656.1 | 341.9 | 31.5 | 1,339.7 | (108.3) | (4.8) |
| | 2002 | 2,600.5 | 740.8 | 323.7 | (14.4) | 1,523.2 | 27.2 | 1.0 |
| 飛機 Aircraft | 1998 | 7.1 | (0.2) | 4.5 | 0.0 | 6.7 | (3.9) | (54.9) |
| | 1999 | 3.1 | 0.1 | 3.1 | 0.0 | 3.2 | (3.3) | (106.5) |
| | 2000 | 1.6 | (0.1) | 0.3 | 0.0 | 0.1 | 1.3 | 81.3 |
| | 2001 | 0.7 | 0.1 | 2.2 | 0.0 | (0.1) | (1.5) | (214.3) |
| | 2002 | 2.2 | (0.5) | 0.6 | 0.0 | 4.0 | (1.9) | (86.4) |
| 船舶 Ships | 1998 | 319.1 | 30.2 | 73.8 | (1.0) | 276.8 | (60.7) | (19.0) |
| | 1999 | 269.5 | 30.4 | 66.6 | 0.0 | 252.7 | (80.2) | (29.8) |
| | 2000 | 306.6 | 36.6 | 50.7 | 0.0 | 250.2 | (30.9) | (10.1) |
| | 2001 | 268.8 | 38.0 | 54.0 | 0.0 | 305.5 | (128.7) | (47.9) |
| | 2002 | 380.7 | 54.7 | 55.0 | 0.2 | 356.4 | (85.6) | (22.5) |
| 貨運 Goods In Transit | 1998 | 987.7 | 212.3 | 197.7 | (6.9) | 236.1 | 348.5 | 35.3 |
| | 1999 | 773.1 | 150.8 | 166.6 | (1.1) | 203.8 | 253.0 | 32.7 |
| | 2000 | 812.8 | 170.9 | 160.4 | (0.6) | 238.9 | 243.2 | 29.9 |
| | 2001 | 779.1 | 156.9 | 155.9 | 1.3 | 194.3 | 270.7 | 34.7 |
| | 2002 | 726.9 | 135.0 | 144.4 | (0.1) | 151.0 | 296.6 | 40.8 |
| 財產損壞 Property Damage | 1998 | 3,146.4 | 1,108.4 | 661.0 | (6.5) | 1,027.7 | 355.8 | 11.3 |
| | 1999 | 2,751.0 | 954.8 | 636.5 | 14.8 | 948.6 | 196.3 | 7.1 |
| | 2000 | 2,641.2 | 932.2 | 574.3 | (13.5) | 836.4 | 311.8 | 11.8 |
| | 2001 | 2,479.5 | 794.9 | 527.2 | (2.7) | 853.6 | 306.5 | 12.4 |
| | 2002 | 2,833.5 | 768.8 | 508.4 | 13.3 | 751.8 | 791.2 | 27.9 |
| 一般法律責任 General Liability | 1998 | 2,027.5 | 530.5 | 454.4 | (61.5) | 1,828.8 | (724.7) | (35.7) |
| | 1999 | 2,061.7 | 495.1 | 464.8 | (2.4) | 2,722.3 | (1,618.1) | (78.5) |
| | 2000 | 2,320.3 | 516.4 | 498.9 | 41.7 | 2,322.9 | (1,059.6) | (45.7) |
| | 2001 | 2,590.3 | 613.4 | 458.4 | 223.3 | 2,341.3 | (1,046.1) | (40.4) |
| | 2002 | 3,591.5 | 698.9 | 567.5 | (114.6) | 2,457.7 | (18.0) | (0.5) |
| 金錢損失 Pecuniary Loss | 1998 | 122.7 | 6.1 | 32.4 | 0.0 | 135.2 | (51.0) | (41.6) |
| | 1999 | 131.5 | 7.1 | 54.5 | 0.0 | 68.5 | 1.4 | 1.1 |
| | 2000 | 176.4 | 10.3 | 57.2 | 0.3 | 88.6 | 20.0 | 11.3 |
| | 2001 | 231.0 | 10.0 | 73.8 | 0.6 | 68.0 | 78.6 | 34.0 |
| | 2002 | 300.0 | 19.6 | 80.8 | 1.7 | 99.9 | 98.0 | 32.7 |
| 非比例協約 Non-Proportional Treaty | 1998 | 93.5 | 5.0 | 1.7 | 0.0 | 129.2 | (42.4) | (45.3) |
| | 1999 | 71.9 | 4.2 | 2.4 | 0.0 | 132.5 | (67.2) | (93.5) |
| | 2000 | 74.5 | 6.0 | 2.6 | 0.0 | 119.2 | (53.3) | (71.5) |
| | 2001 | 73.3 | 4.6 | 2.6 | 0.0 | 51.3 | 14.8 | 20.2 |
| | 2002 | 110.1 | 6.0 | 4.5 | 0.1 | 167.8 | (68.3) | (62.0) |
| 比例協約 Proportional Treaty | 1998 | 422.5 | 150.3 | 22.0 | 0.0 | 251.8 | (1.6) | (0.4) |
| | 1999 | 374.6 | 144.9 | 26.1 | 0.0 | 181.0 | 22.6 | 6.0 |
| | 2000 | 347.9 | 140.9 | 20.3 | 0.0 | 246.8 | (60.1) | (17.3) |
| | 2001 | 354.7 | 145.8 | 19.9 | 0.0 | 220.5 | (31.5) | (8.9) |
| | 2002 | 386.9 | 135.4 | 17.7 | 1.1 | 311.0 | (78.3) | (20.2) |
| 總額 Overall | 1998 | 12,294.3 | 3,237.2 | 2,329.7 | (108.0) | 7,539.5 | (704.1) | (5.7) |
| | 1999 | 11,466.5 | 2,826.7 | 2,280.5 | (1.4) | 7,739.4 | (1,378.7) | (12.0) |
| | 2000 | 11,698.6 | 2,821.5 | 2,216.9 | 38.6 | 7,493.9 | (872.3) | (7.5) |
| | 2001 | 12,198.7 | 2,864.2 | 2,140.3 | 257.0 | 7,410.6 | (473.4) | (3.9) |
| | 2002 | 14,560.3 | 3,050.6 | 2,239.2 | (115.2) | 8,142.5 | 1,243.2 | 8.5 |

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 | 1998 | 2,471.3 | 403.0 | 425.2 | (11.3) | 1,604.2 | 50.2 | 2.0 |
| | 1999 | 2,599.4 | 396.4 | 450.4 | 0.6 | 1,661.2 | 90.8 | 3.5 |
| | 2000 | 2,698.0 | 367.5 | 467.8 | 2.1 | 1,823.2 | 37.4 | 1.4 |
| | 2001 | 2,925.7 | 387.8 | 485.7 | (1.2) | 1,924.5 | 128.9 | 4.4 |
| | 2002 | 3,327.3 | 435.7 | 516.8 | (1.5) | 2,121.4 | 254.9 | 7.7 |
| 汽車 Motor Vehicle | 1998 | 2,250.0 | 693.3 | 407.1 | (9.2) | 1,542.7 | (383.9) | (17.1) |
| | 1999 | 2,012.0 | 552.8 | 358.2 | (13.3) | 1,290.6 | (176.3) | (8.8) |
| | 2000 | 1,938.6 | 557.8 | 352.6 | 8.6 | 1,344.5 | (324.9) | (16.8) |
| | 2001 | 2,021.3 | 609.7 | 321.3 | 31.4 | 1,179.9 | (121.0) | (6.0) |
| | 2002 | 2,281.4 | 665.5 | 303.9 | (14.4) | 1,246.9 | 79.5 | 3.5 |
| 飛機 Aircraft | 1998 | 3.7 | 0.2 | 4.1 | 0.0 | 0.0 | (0.6) | (16.2) |
| | 1999 | 2.3 | 0.7 | 2.9 | 0.0 | 0.0 | (1.3) | (56.5) |
| | 2000 | 1.3 | (0.1) | 0.3 | 0.0 | 0.2 | 0.9 | 69.2 |
| | 2001 | 0.6 | 0.1 | 2.2 | 0.0 | 0.1 | (1.8) | (300.0) |
| | 2002 | 1.3 | (0.6) | 0.6 | 0.0 | (0.1) | 1.4 | 107.7 |
| 船舶 - 法定 Ships - Statutory | 1998 | 16.3 | 2.1 | 5.2 | 0.0 | 9.0 | 0.0 | 0.0 |
| | 1999 | 16.9 | 2.5 | 6.2 | 0.0 | 8.1 | 0.1 | 0.6 |
| | 2000 | 20.2 | 3.8 | 6.2 | 0.0 | 16.2 | (6.0) | (29.7) |
| | 2001 | 12.4 | 2.4 | 5.3 | 0.0 | 3.8 | 0.9 | 7.3 |
| | 2002 | 10.6 | 2.0 | 3.6 | 0.0 | 9.7 | (4.7) | (44.3) |
| 船舶 - 其他 Ships - Others | 1998 | 211.2 | 11.1 | 48.4 | (0.8) | 176.2 | (23.7) | (11.2) |
| | 1999 | 176.4 | 11.9 | 37.5 | 0.0 | 166.9 | (39.9) | (22.6) |
| | 2000 | 197.6 | 12.4 | 25.9 | 0.0 | 178.9 | (19.6) | (9.9) |
| | 2001 | 151.4 | 18.5 | 38.6 | 0.0 | 234.7 | (140.4) | (92.7) |
| | 2002 | 228.3 | 24.1 | 37.6 | 0.1 | 216.2 | (49.7) | (21.8) |
| 貨運 Goods In Transit | 1998 | 772.6 | 159.0 | 168.2 | (3.2) | 163.3 | 285.3 | 36.9 |
| | 1999 | 621.0 | 120.9 | 146.8 | (1.1) | 129.2 | 225.2 | 36.3 |
| | 2000 | 654.4 | 130.6 | 142.1 | (0.6) | 185.2 | 197.1 | 30.1 |
| | 2001 | 627.7 | 116.8 | 136.6 | 1.3 | 127.5 | 245.5 | 39.1 |
| | 2002 | 598.7 | 103.5 | 130.4 | (0.1) | 109.2 | 255.7 | 42.7 |
| 財產損壞 Property Damage | 1998 | 1,834.5 | 694.1 | 475.7 | (0.1) | 341.5 | 323.3 | 17.6 |
| | 1999 | 1,716.8 | 663.8 | 465.6 | 18.2 | 425.5 | 143.7 | 8.4 |
| | 2000 | 1,642.8 | 653.0 | 438.5 | (15.8) | 331.3 | 235.8 | 14.4 |
| | 2001 | 1,502.4 | 531.6 | 395.3 | (0.6) | 323.3 | 252.8 | 16.8 |
| | 2002 | 1,548.0 | 485.2 | 374.3 | 3.0 | 223.7 | 461.8 | 29.8 |
| 一般法律責任 - 法定 General Liability | 1998 | 1,478.7 | 453.9 | 316.3 | (62.5) | 1,501.2 | (730.2) | (49.4) |
| | 1999 | 1,543.0 | 418.8 | 305.4 | (6.2) | 2,195.0 | (1,370.0) | (88.8) |
| | 2000 | 1,620.3 | 423.5 | 325.1 | 35.0 | 1,928.1 | (1,091.4) | (67.4) |
| | 2001 | 1,822.3 | 489.0 | 281.9 | 216.0 | 1,874.4 | (1,039.0) | (57.0) |
| | 2002 | 2,540.9 | 579.2 | 327.0 | (120.9) | 1,917.3 | (161.7) | (6.4) |
| 一般法律責任 - 其他 General Liability - Others | 1998 | 267.1 | 23.7 | 105.8 | (2.1) | 156.3 | (16.6) | (6.2) |
| | 1999 | 282.8 | 27.0 | 123.4 | 4.0 | 152.8 | (24.4) | (8.6) |
| | 2000 | 309.7 | 28.7 | 136.0 | 5.7 | 178.2 | (38.9) | (12.6) |
| | 2001 | 381.2 | 62.2 | 137.2 | 2.5 | 261.6 | (82.3) | (21.6) |
| | 2002 | 507.0 | 41.5 | 185.9 | 12.0 | 201.6 | 66.0 | 13.0 |
| 金錢損失 Pecuniary Loss | 1998 | 60.1 | (5.4) | 22.9 | 0.0 | 40.2 | 2.4 | 4.0 |
| | 1999 | 74.3 | (4.4) | 41.2 | 0.0 | 39.3 | (1.8) | (2.4) |
| | 2000 | 101.5 | (0.1) | 41.3 | 0.3 | 63.6 | (3.6) | (3.5) |
| | 2001 | 130.2 | (1.6) | 51.4 | 0.6 | 41.4 | 38.4 | 29.5 |
| | 2002 | 160.8 | 2.2 | 61.8 | 1.7 | 36.2 | 58.9 | 36.6 |
| 總額 Overall | 1998 | 9,365.5 | 2,435.0 | 1,978.9 | (89.2) | 5,534.6 | (493.8) | (5.3) |
| | 1999 | 9,044.9 | 2,190.4 | 1,937.6 | 2.2 | 6,068.6 | (1,153.9) | (12.8) |
| | 2000 | 9,184.4 | 2,177.1 | 1,935.8 | 35.3 | 6,049.4 | (1,013.2) | (11.0) |
| | 2001 | 9,575.2 | 2,216.5 | 1,855.5 | 250.0 | 5,971.2 | (718.0) | (7.5) |
| | 2002 | 11,204.3 | 2,338.3 | 1,941.9 | (120.1) | 6,082.1 | 962.1 | 8.6 |

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 | 1998 | 178.9 | 46.1 | 14.2 | (0.1) | 146.3 | (27.6) | (15.4) |
| | 1999 | 183.9 | 47.8 | 16.9 | 0.0 | 126.9 | (7.7) | (4.2) |
| | 2000 | 200.6 | 49.4 | 14.3 | 0.1 | 11.7 | 125.1 | 62.4 |
| | 2001 | 234.7 | 56.6 | 18.7 | 4.2 | 112.0 | 43.2 | 18.4 |
| | 2002 | 300.7 | 56.2 | 19.8 | (1.0) | 198.3 | 27.4 | 9.1 |
| 汽車 Motor Vehicle | 1998 | 267.6 | 52.2 | 35.7 | (11.5) | 354.0 | (162.8) | (60.8) |
| | 1999 | 234.8 | 42.3 | 34.4 | 0.0 | 148.1 | 10.0 | 4.3 |
| | 2000 | 180.1 | 33.6 | 17.5 | (0.1) | 211.4 | (82.3) | (45.7) |
| | 2001 | 239.6 | 46.4 | 20.6 | 0.1 | 159.8 | 12.7 | 5.3 |
| | 2002 | 319.1 | 75.3 | 19.8 | 0.0 | 276.3 | (52.3) | (16.4) |
| 飛機 Aircraft | 1998 | 3.4 | (0.4) | 0.4 | 0.0 | 6.7 | (3.3) | (97.1) |
| | 1999 | 0.8 | (0.6) | 0.2 | 0.0 | 3.2 | (2.0) | (250.0) |
| | 2000 | 0.3 | 0.0 | 0.0 | 0.0 | (0.1) | 0.4 | 133.3 |
| | 2001 | 0.1 | 0.0 | 0.0 | 0.0 | (0.2) | 0.3 | 300.0 |
| | 2002 | 0.9 | 0.1 | 0.0 | 0.0 | 4.1 | (3.3) | (366.7) |
| 船舶 Ships | 1998 | 91.6 | 17.0 | 20.2 | (0.2) | 91.6 | (37.0) | (40.4) |
| | 1999 | 76.2 | 16.0 | 22.9 | 0.0 | 77.7 | (40.4) | (53.0) |
| | 2000 | 88.8 | 20.4 | 18.6 | 0.0 | 55.1 | (5.3) | (6.0) |
| | 2001 | 105.0 | 17.1 | 10.1 | 0.0 | 67.0 | 10.8 | 10.3 |
| | 2002 | 141.8 | 28.6 | 13.8 | 0.1 | 130.5 | (31.2) | (22.0) |
| 貨運 Goods In Transit | 1998 | 215.1 | 53.3 | 29.5 | (3.7) | 72.8 | 63.2 | 29.4 |
| | 1999 | 152.1 | 29.9 | 19.8 | 0.0 | 74.6 | 27.8 | 18.3 |
| | 2000 | 158.4 | 40.3 | 18.3 | 0.0 | 53.7 | 46.1 | 29.1 |
| | 2001 | 151.4 | 40.1 | 19.3 | 0.0 | 66.8 | 25.2 | 16.6 |
| | 2002 | 128.2 | 31.5 | 14.0 | 0.0 | 41.8 | 40.9 | 31.9 |
| 財產損壞 Property Damage | 1998 | 1,311.9 | 414.3 | 185.3 | (6.4) | 686.2 | 32.5 | 2.5 |
| | 1999 | 1,034.2 | 291.0 | 170.9 | (3.4) | 523.1 | 52.6 | 5.1 |
| | 2000 | 998.4 | 279.2 | 135.8 | 2.3 | 505.1 | 76.0 | 7.6 |
| | 2001 | 977.1 | 263.3 | 131.9 | (2.1) | 530.3 | 53.7 | 5.5 |
| | 2002 | 1,285.5 | 283.6 | 134.1 | 10.3 | 528.1 | 329.4 | 25.6 |
| 一般法律責任 General Liability | 1998 | 281.7 | 52.9 | 32.3 | 3.1 | 171.3 | 22.1 | 7.8 |
| | 1999 | 235.9 | 49.3 | 36.0 | (0.2) | 374.5 | (223.7) | (94.8) |
| | 2000 | 390.3 | 64.2 | 37.8 | 1.0 | 216.6 | 70.7 | 18.1 |
| | 2001 | 386.8 | 62.2 | 39.3 | 4.8 | 205.3 | 75.2 | 19.4 |
| | 2002 | 543.6 | 78.2 | 54.6 | (5.7) | 338.8 | 77.7 | 14.3 |
| 金錢損失 Pecuniary Loss | 1998 | 62.6 | 11.5 | 9.5 | 0.0 | 95.0 | (53.4) | (85.3) |
| | 1999 | 57.2 | 11.5 | 13.3 | 0.0 | 29.2 | 3.2 | 5.6 |
| | 2000 | 74.9 | 10.4 | 15.9 | 0.0 | 25.0 | 23.6 | 31.5 |
| | 2001 | 100.8 | 11.6 | 22.4 | 0.0 | 26.6 | 40.2 | 39.9 |
| | 2002 | 139.2 | 17.4 | 19.0 | 0.0 | 63.7 | 39.1 | 28.1 |
| 非比例協約 Non-Proportional Treaty | 1998 | 93.5 | 5.0 | 1.7 | 0.0 | 129.2 | (42.4) | (45.3) |
| | 1999 | 71.9 | 4.2 | 2.4 | 0.0 | 132.5 | (67.2) | (93.5) |
| | 2000 | 74.5 | 6.0 | 2.6 | 0.0 | 119.2 | (53.3) | (71.5) |
| | 2001 | 73.3 | 4.6 | 2.6 | 0.0 | 51.3 | 14.8 | 20.2 |
| | 2002 | 110.1 | 6.0 | 4.5 | 0.1 | 167.8 | (68.3) | (62.0) |
| 比例協約 Proportional Treaty | 1998 | 422.5 | 150.3 | 22.0 | 0.0 | 251.8 | (1.6) | (0.4) |
| | 1999 | 374.6 | 144.9 | 26.1 | 0.0 | 181.0 | 22.6 | 6.0 |
| | 2000 | 347.9 | 140.9 | 20.3 | 0.0 | 246.8 | (60.1) | (17.3) |
| | 2001 | 354.7 | 145.8 | 19.9 | 0.0 | 220.5 | (31.5) | (8.9) |
| | 2002 | 386.9 | 135.4 | 17.7 | 1.1 | 311.0 | (78.3) | (20.2) |
| 總額 Overall | 1998 | 2,928.8 | 802.2 | 350.8 | (18.8) | 2,004.9 | (210.3) | (7.2) |
| | 1999 | 2,421.6 | 636.3 | 342.9 | (3.6) | 1,670.8 | (224.8) | (9.3) |
| | 2000 | 2,514.2 | 644.4 | 281.1 | 3.3 | 1,444.5 | 140.9 | 5.6 |
| | 2001 | 2,623.5 | 647.7 | 284.8 | 7.0 | 1,439.4 | 244.6 | 9.3 |
| | 2002 | 3,356.0 | 712.3 | 297.3 | 4.9 | 2,060.4 | 281.1 | 8.4 |