

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	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
	2003	3,582.3	501.2	544.8	16.1	2,252.2	268.1	7.5
	2004	3,631.3	541.4	519.6	3.7	2,237.5	329.0	9.1
	2005	3,889.2	611.7	524.3	22.0	2,596.9	134.3	3.5
汽車 Motor Vehicle	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
	2003	2,686.6	642.3	310.6	(32.6)	1,714.0	52.4	2.0
	2004	2,453.1	625.4	295.9	3.0	1,054.4	474.5	19.3
	2005	2,487.3	672.3	313.9	10.2	1,045.4	445.5	17.9
飛機 Aircraft	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)
	2003	3.2	(0.2)	1.2	0.0	(0.6)	2.8	87.5
	2004	0.1	(0.3)	1.7	0.0	1.7	(3.0)	(3,000.0)
	2005	4.0	(0.3)	2.6	0.0	6.3	(4.6)	(115.0)
船舶 Ships	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)
	2003	466.1	54.3	64.2	1.8	475.1	(129.3)	(27.7)
	2004	519.9	62.3	66.0	(1.9)	475.5	(82.0)	(15.8)
	2005	511.1	64.1	78.7	(0.1)	524.8	(156.4)	(30.6)
貨運 Goods In Transit	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
	2003	770.5	133.4	144.8	(0.2)	247.6	244.9	31.8
	2004	847.4	154.0	150.1	(0.7)	118.1	425.8	50.2
	2005	861.2	143.2	138.9	0.4	179.7	399.0	46.3
財產損壞 Property Damage	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
	2003	3,040.0	786.7	481.5	(7.0)	976.4	802.4	26.4
	2004	2,899.4	712.4	471.5	1.7	820.4	893.4	30.8
	2005	2,703.4	724.4	507.0	(4.3)	481.8	994.5	36.8
一般法律責任 General Liability	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)
	2003	4,414.7	732.6	608.0	(101.8)	3,053.9	121.9	2.8
	2004	4,532.7	733.4	593.5	6.4	3,238.5	(39.0)	(0.9)
	2005	4,149.3	700.4	641.9	54.7	2,575.1	177.2	4.3
金錢損失 Pecuniary Loss	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
	2003	356.6	36.4	71.2	0.3	147.8	100.9	28.3
	2004	441.1	59.0	84.3	(0.3)	66.4	231.7	52.5
	2005	605.8	67.6	93.3	4.7	160.1	280.1	46.2
非比例協約 Non-Proportional Treaty	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)
	2003	190.0	11.9	7.1	(0.1)	130.6	40.5	21.3
	2004	187.7	12.8	8.6	0.0	125.8	40.5	21.6
	2005	179.1	12.2	7.0	0.0	71.0	88.9	49.6
比例協約 Proportional Treaty	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)
	2003	510.6	130.8	13.2	0.3	390.4	(24.1)	(4.7)
	2004	259.4	86.9	9.6	(1.4)	213.0	(48.7)	(18.8)
	2005	257.4	102.1	9.4	0.5	6.7	138.7	53.9
總額 Overall	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
	2003	16,020.6	3,029.4	2,246.6	(123.2)	9,387.4	1,480.5	9.2
	2004	15,772.1	2,987.3	2,200.8	10.5	8,351.3	2,222.2	14.1
	2005	15,647.8	3,097.7	2,317.0	88.1	7,647.8	2,497.2	16.0

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	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
	2003	3,269.2	425.3	527.3	13.9	2,037.6	265.1	8.1
	2004	3,457.8	492.9	503.6	4.5	2,302.3	154.5	4.5
	2005	3,715.2	571.3	504.2	20.7	2,546.7	72.3	1.9
汽車 Motor Vehicle	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
	2003	2,300.6	563.2	297.6	(32.0)	1,458.6	13.2	0.6
	2004	2,184.8	564.5	283.3	3.0	1,057.7	276.3	12.6
	2005	2,255.7	614.9	296.5	10.2	950.0	384.1	17.0
飛機 Aircraft	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
	2003	0.5	(0.6)	1.1	0.0	0.2	(0.2)	(40.0)
	2004	0.2	(0.3)	1.8	0.0	0.3	(1.6)	(800.0)
	2005	0.4	(0.5)	2.5	0.0	(0.6)	(1.0)	(250.0)
船舶 - 法定 Ships - Statutory	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)
	2003	10.5	1.2	2.6	0.0	1.3	5.4	51.4
	2004	9.9	1.3	2.5	0.0	2.1	4.0	40.4
	2005	12.6	1.2	2.9	0.0	0.8	7.7	61.1
船舶 - 其他 Ships - Others	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)
	2003	328.7	39.2	47.7	0.8	362.3	(121.3)	(36.9)
	2004	374.7	43.9	47.9	(0.8)	348.7	(65.0)	(17.3)
	2005	397.0	50.6	59.5	(0.1)	469.6	(182.6)	(46.0)
貨運 Goods In Transit	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
	2003	627.3	101.9	130.9	(0.2)	141.5	253.2	40.4
	2004	703.1	116.9	133.5	(0.7)	141.7	311.7	44.3
	2005	717.7	109.0	122.2	0.4	109.8	376.3	52.4
財產損壞 Property Damage	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
	2003	1,488.0	485.4	335.9	0.6	241.1	425.0	28.6
	2004	1,450.7	473.0	333.2	2.4	237.6	404.5	27.9
	2005	1,454.9	479.5	339.3	(3.2)	204.4	434.9	29.9
一般法律責任 - 法定 General Liability - Statutory	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)
	2003	2,867.0	562.0	326.1	(90.9)	2,177.4	(107.6)	(3.8)
	2004	2,793.8	525.9	291.7	3.9	2,236.2	(263.9)	(9.4)
	2005	2,475.0	489.3	303.8	60.1	1,758.2	(136.4)	(5.5)
一般法律責任 - 其他 General Liability - Others	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
	2003	755.6	90.3	213.6	(8.2)	269.2	190.7	25.2
	2004	959.5	129.8	233.2	3.0	357.6	235.9	24.6
	2005	996.0	131.0	225.2	(5.4)	339.7	305.5	30.7
金錢損失 Pecuniary Loss	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
	2003	166.0	13.1	43.3	(0.2)	50.9	58.9	35.5
	2004	257.8	32.9	49.2	(2.1)	37.2	140.6	54.5
	2005	338.1	26.4	52.8	3.2	75.9	179.8	53.2
總額 Overall	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
	2003	11,813.4	2,281.0	1,926.1	(116.2)	6,740.1	982.4	8.3
	2004	12,192.3	2,380.8	1,879.9	13.2	6,721.4	1,197.0	9.8
	2005	12,362.6	2,472.7	1,908.9	85.9	6,454.5	1,440.6	11.7

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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	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
	2003	313.1	75.9	17.5	2.2	214.6	3.0	1.0
	2004	173.5	48.5	16.0	(0.8)	(64.8)	174.5	100.6
	2005	174.0	40.4	20.1	1.3	50.2	62.0	35.6
汽車 Motor Vehicle	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)
	2003	386.0	79.1	13.0	(0.6)	255.4	39.2	10.2
	2004	268.3	60.9	12.6	0.0	(3.3)	198.2	73.9
	2005	231.6	57.4	17.4	0.0	95.4	61.4	26.5
飛機 Aircraft	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)
	2003	2.7	0.4	0.1	0.0	(0.8)	3.0	111.1
	2004	(0.1)	0.0	(0.1)	0.0	1.4	(1.4)	-
	2005	3.6	0.2	0.1	0.0	6.9	(3.6)	(100.0)
船舶 Ships	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)
	2003	126.9	13.9	13.9	1.0	111.5	(13.4)	(10.6)
	2004	135.3	17.1	15.6	(1.1)	124.7	(21.0)	(15.5)
	2005	101.5	12.3	16.3	0.0	54.4	18.5	18.2
貨運 Goods In Transit	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
	2003	143.2	31.5	13.9	0.0	106.1	(8.3)	(5.8)
	2004	144.3	37.1	16.6	0.0	(23.6)	114.1	79.1
	2005	143.5	34.2	16.7	0.0	69.9	22.7	15.8
財產損壞 Property Damage	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
	2003	1,552.0	301.3	145.6	(7.6)	735.3	377.4	24.3
	2004	1,448.7	239.4	138.3	(0.7)	582.8	488.9	33.7
	2005	1,248.5	244.9	167.7	(1.1)	277.4	559.6	44.8
一般法律責任 General Liability	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
	2003	792.1	80.3	68.3	(2.7)	607.3	38.8	4.9
	2004	779.4	77.7	68.6	(0.5)	644.7	(11.0)	(1.4)
	2005	678.3	80.1	112.9	0.0	477.2	8.1	1.2
金錢損失 Pecuniary Loss	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
	2003	190.6	23.3	27.9	0.5	96.9	42.0	22.0
	2004	183.3	26.1	35.1	1.8	29.2	91.1	49.7
	2005	267.7	41.2	40.5	1.5	84.2	100.3	37.5
非比例協約 Non-Proportional Treaty	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)
	2003	190.0	11.9	7.1	(0.1)	130.6	40.5	21.3
	2004	187.7	12.8	8.6	0.0	125.8	40.5	21.6
	2005	179.1	12.2	7.0	0.0	71.0	88.9	49.6
比例協約 Proportional Treaty	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)
	2003	510.6	130.8	13.2	0.3	390.4	(24.1)	(4.7)
	2004	259.4	86.9	9.6	(1.4)	213.0	(48.7)	(18.8)
	2005	257.4	102.1	9.4	0.5	6.7	138.7	53.9
總額 Overall	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
	2003	4,207.2	748.4	320.5	(7.0)	2,647.3	498.1	11.8
	2004	3,579.8	606.5	320.9	(2.7)	1,629.9	1,025.2	28.6
	2005	3,285.2	625.0	408.1	2.2	1,193.3	1,056.6	32.2