

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	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
	2006	4,370.3	652.4	584.6	(23.3)	2,925.5	231.1	5.3
汽車 Motor Vehicle	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
	2006	2,429.7	694.8	334.0	21.1	1,109.0	270.8	11.1
飛機 Aircraft	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)
	2006	1.8	0.0	2.3	0.0	(0.9)	0.4	22.2
船舶 Ships	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)
	2006	554.8	76.4	97.9	3.4	626.0	(248.9)	(44.9)
貨運 Goods In Transit	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
	2006	835.8	161.1	159.6	(0.3)	196.8	318.6	38.1
財產損壞 Property Damage	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
	2006	2,744.1	714.1	593.0	1.2	663.8	772.0	28.1
一般法律責任 General Liability	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
	2006	3,991.3	714.9	725.5	(3.9)	2,408.9	145.9	3.7
金錢損失 Pecuniary Loss	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
	2006	724.9	72.2	119.7	0.2	67.7	465.1	64.2
非比例協約 Non-Proportional Treaty	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
	2006	172.9	12.5	7.4	0.1	54.0	98.9	57.2
比例協約 Proportional Treaty	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
	2006	274.4	90.6	9.3	1.0	160.4	13.1	4.8
總額 Overall	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
	2006	16,100.0	3,189.0	2,633.3	(0.5)	8,211.2	2,067.0	12.8

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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	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
	2006	4,231.8	612.7	568.0	(22.5)	2,945.8	127.8	3.0
汽車 Motor Vehicle	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
	2006	2,190.1	638.0	307.8	21.1	1,064.9	158.3	7.2
飛機 Aircraft	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)
	2006	0.4	(0.3)	2.3	0.0	0.0	(1.6)	(400.0)
船舶 - 法定 Ships - Statutory	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
	2006	13.8	1.9	3.6	0.0	16.3	(8.0)	(58.0)
船舶 - 其他 Ships - Others	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)
	2006	434.6	54.9	70.9	3.4	543.8	(238.4)	(54.9)
貨運 Goods In Transit	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
	2006	703.4	121.8	136.0	(0.3)	162.2	283.7	40.3
財產損壞 Property Damage	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
	2006	1,559.4	497.5	361.4	(2.2)	347.4	355.3	22.8
一般法律責任 - 法定 General Liability - Statutory	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)
	2006	2,407.4	504.8	328.0	(13.9)	1,673.4	(84.9)	(3.5)
一般法律責任 - 其他 General Liability - Others	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
	2006	1,027.6	145.7	245.6	9.8	405.3	221.2	21.5
金錢損失 Pecuniary Loss	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
	2006	421.0	32.4	58.8	0.2	27.2	302.4	71.8
總額 Overall	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
	2006	12,989.5	2,609.4	2,082.4	(4.4)	7,186.3	1,115.8	8.6

表 G15 承保業績
Table G15 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	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
	2006	138.5	39.7	16.6	(0.8)	(20.3)	103.3	74.6
汽車 Motor Vehicle	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
	2006	239.6	56.8	26.2	0.0	44.1	112.5	47.0
飛機 Aircraft	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)
	2006	1.4	0.3	0.0	0.0	(0.9)	2.0	142.9
船舶 Ships	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
	2006	106.4	19.6	23.4	0.0	65.9	(2.5)	(2.3)
貨運 Goods In Transit	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
	2006	132.4	39.3	23.6	0.0	34.6	34.9	26.4
財產損壞 Property Damage	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
	2006	1,184.7	216.6	231.6	3.4	316.4	416.7	35.2
一般法律責任 General Liability	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
	2006	556.3	64.4	151.9	0.2	330.2	9.6	1.7
金錢損失 Pecuniary Loss	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
	2006	303.9	39.8	60.9	0.0	40.5	162.7	53.5
非比例協約 Non- Proportional Treaty	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
	2006	172.9	12.5	7.4	0.1	54.0	98.9	57.2
比例協約 Proportional Treaty	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
	2006	274.4	90.6	9.3	1.0	160.4	13.1	4.8
總額 Overall	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
	2006	3,110.5	579.6	550.9	3.9	1,024.9	951.2	30.6