

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
意外及健康 Accident & Health	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
	2007	5,088.5	760.8	661.6	(10.6)	3,353.1	323.6	6.4
汽車 Motor Vehicle	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
	2007	2,199.5	684.6	329.7	(3.3)	1,070.4	118.1	5.4
飛機 Aircraft	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
	2007	2.9	0.6	2.7	0.0	1.2	(1.6)	(55.2)
船舶 Ships	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)
	2007	680.1	88.1	95.0	1.3	568.3	(72.6)	(10.7)
貨運 Goods In Transit	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
	2007	819.1	141.9	170.9	0.2	223.6	282.5	34.5
財產損壞 Property Damage	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
	2007	2,657.6	686.0	572.9	(3.9)	619.6	783.0	29.5
一般法律責任 General Liability	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
	2007	3,979.3	742.8	689.2	15.8	2,042.2	489.3	12.3
金錢損失 Pecuniary Loss	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
	2007	732.0	41.0	180.8	0.4	156.7	353.1	48.2
非比例協約 Non-Proportional Treaty	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
	2007	148.7	12.1	5.2	0.0	52.7	78.7	52.9
比例協約 Proportional Treaty	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
	2007	299.7	94.0	10.1	(0.1)	151.6	44.1	14.7
總額 Overall	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
	2007	16,607.4	3,251.9	2,718.1	(0.2)	8,239.4	2,398.2	14.4

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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	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
	2007	4,955.1	737.4	644.0	(11.7)	3,328.1	257.3	5.2
汽車 Motor Vehicle	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
	2007	2,052.2	659.9	309.9	(3.3)	1,074.9	10.8	0.5
飛機 Aircraft	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)
	2007	0.2	(0.2)	2.6	0.0	0.0	(2.2)	(1,100.0)
船舶 - 法定 Ships - Statutory	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)
	2007	20.5	3.4	4.7	0.0	11.1	1.3	6.3
船舶 - 其他 Ships - Others	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)
	2007	563.7	68.8	75.7	1.3	464.2	(46.3)	(8.2)
貨運 Goods In Transit	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
	2007	694.0	119.4	147.3	0.2	170.6	256.5	37.0
財產損壞 Property Damage	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
	2007	1,612.5	525.2	374.1	0.9	299.1	413.2	25.6
一般法律責任 - 法定 General Liability - Statutory	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)
	2007	2,340.7	510.6	307.4	26.1	1,660.5	(163.9)	(7.0)
一般法律責任 - 其他 General Liability - Others	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
	2007	1,057.0	160.4	250.5	(10.2)	365.0	291.3	27.6
金錢損失 Pecuniary Loss	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
	2007	402.3	8.7	82.2	0.4	105.6	205.4	51.1
總額 Overall	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
	2007	13,698.2	2,793.6	2,198.4	3.7	7,479.1	1,223.4	8.9

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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	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
	2007	133.4	23.4	17.6	1.1	25.0	66.3	49.7
汽車 Motor Vehicle	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
	2007	147.3	24.7	19.8	0.0	(4.5)	107.3	72.8
飛機 Aircraft	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
	2007	2.7	0.8	0.1	0.0	1.2	0.6	22.2
船舶 Ships	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)
	2007	95.9	15.9	14.6	0.0	93.0	(27.6)	(28.8)
貨運 Goods In Transit	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
	2007	125.1	22.5	23.6	0.0	53.0	26.0	20.8
財產損壞 Property Damage	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
	2007	1,045.1	160.8	198.8	(4.8)	320.5	369.8	35.4
一般法律責任 General Liability	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
	2007	581.6	71.8	131.3	(0.1)	16.7	361.9	62.2
金錢損失 Pecuniary Loss	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
	2007	329.7	32.3	98.6	0.0	51.1	147.7	44.8
非比例協約 Non- Proportional Treaty	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
	2007	148.7	12.1	5.2	0.0	52.7	78.7	52.9
比例協約 Proportional Treaty	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
	2007	299.7	94.0	10.1	(0.1)	151.6	44.1	14.7
總額 Overall	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
	2007	2,909.2	458.3	519.7	(3.9)	760.3	1,174.8	40.4