

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	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
	2008	5,906.7	830.9	689.1	(1.8)	3,873.4	515.1	8.7
	2009	6,339.9	866.1	717.8	8.7	4,179.9	567.4	8.9
	2010	6,720.9	960.2	746.0	(1.4)	4,552.2	463.9	6.9
汽車 Motor Vehicle	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
	2008	2,342.5	700.2	366.1	9.4	1,508.9	(242.1)	(10.3)
	2009	2,278.7	671.6	329.7	(15.8)	1,327.9	(34.7)	(1.5)
	2010	2,595.0	707.7	332.9	(4.9)	1,347.6	211.7	8.2
飛機 Aircraft	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)
	2008	3.8	0.6	1.3	0.0	0.9	1.0	26.3
	2009	0.7	(0.5)	1.7	0.0	0.6	(1.1)	(157.1)
	2010	14.5	2.9	4.8	0.0	3.7	3.1	21.4
船舶 Ships	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)
	2008	643.4	95.1	104.6	(3.2)	451.1	(4.2)	(0.7)
	2009	1,033.4	137.9	109.3	7.2	612.7	166.3	16.1
	2010	933.2	164.7	142.1	(2.4)	737.0	(108.2)	(11.6)
貨運 Goods In Transit	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
	2008	885.2	170.8	183.1	0.3	415.6	115.4	13.0
	2009	799.0	138.3	155.6	4.2	257.4	243.5	30.5
	2010	887.4	170.6	207.2	(3.3)	369.1	143.8	16.2
財產損壞 Property Damage	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
	2008	2,845.5	757.7	627.1	3.6	974.3	482.8	17.0
	2009	2,937.4	777.9	610.5	4.9	765.3	778.8	26.5
	2010	3,027.6	805.9	638.5	(3.8)	914.4	672.6	22.2
一般法律責任 General Liability	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
	2008	4,190.7	803.6	742.9	3.7	2,555.8	84.7	2.0
	2009	4,324.5	865.7	816.1	(35.6)	2,344.5	333.8	7.7
	2010	4,771.2	891.0	843.3	(13.7)	2,837.2	213.4	4.5
金錢損失 Pecuniary Loss	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
	2008	953.3	43.7	232.6	54.4	484.9	137.7	14.4
	2009	909.6	25.1	277.6	(19.7)	338.5	288.1	31.7
	2010	1,156.5	66.8	239.8	(22.5)	60.6	811.8	70.2
非比例協約 Non-Proportional Treaty	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
	2008	123.5	9.7	3.2	(0.1)	(57.8)	168.5	136.4
	2009	138.7	7.1	6.8	0.1	104.6	20.1	14.5
	2010	133.5	10.1	3.5	0.0	19.2	100.7	75.4
比例協約 Proportional Treaty	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
	2008	315.4	96.6	10.7	0.1	182.1	25.9	8.2
	2009	181.1	57.4	13.1	(0.1)	65.4	45.3	25.0
	2010	221.7	86.5	11.3	(0.4)	118.6	5.7	2.6
整體 Overall	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
	2008	18,210.0	3,508.9	2,960.7	66.4	10,389.2	1,284.8	7.1
	2009	18,943.0	3,546.6	3,038.2	(46.1)	9,996.8	2,407.5	12.7
	2010	20,461.5	3,866.4	3,169.4	(52.4)	10,959.6	2,518.5	12.3

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	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
	2008	5,763.2	806.9	660.5	(2.5)	3,797.0	501.3	8.7
	2009	6,133.0	822.9	692.8	7.8	4,064.5	545.0	8.9
	2010	6,340.9	863.6	723.9	(5.2)	4,256.4	502.2	7.9
汽車 Motor Vehicle	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
	2008	2,178.0	669.3	333.3	9.4	1,457.7	(291.7)	(13.4)
	2009	2,098.1	639.3	301.6	(16.1)	1,229.2	(55.9)	(2.7)
	2010	2,367.2	665.6	307.5	(5.0)	1,293.7	105.4	4.5
飛機 Aircraft	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)
	2008	0.8	0.0	1.2	0.0	0.5	(0.9)	(112.5)
	2009	0.1	(0.2)	1.7	0.0	0.0	(1.4)	(1,400.0)
	2010	7.0	1.1	3.2	0.0	3.4	(0.7)	(10.0)
船舶 - 法定 Ships - Statutory	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
	2008	26.9	4.0	5.5	0.1	(3.7)	21.0	78.1
	2009	25.1	3.3	4.9	(0.1)	2.8	14.2	56.6
	2010	26.3	3.6	5.2	0.0	4.4	13.1	49.8
船舶 - 其他 Ships - Others	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)
	2008	489.5	66.6	81.8	(3.4)	390.8	(46.3)	(9.5)
	2009	835.9	105.5	80.0	6.9	515.7	127.8	15.3
	2010	613.1	94.3	92.5	(2.7)	576.3	(147.3)	(24.0)
貨運 Goods In Transit	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
	2008	715.9	133.1	150.7	0.2	238.0	193.9	27.1
	2009	561.9	92.7	125.3	4.0	115.2	224.7	40.0
	2010	590.7	96.9	138.4	(3.9)	119.0	240.3	40.7
財產損壞 Property Damage	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
	2008	1,721.9	584.6	382.0	1.4	634.6	119.3	6.9
	2009	1,729.3	583.6	384.9	3.1	262.8	494.9	28.6
	2010	1,751.8	547.1	378.9	(2.0)	398.7	429.1	24.5
一般法律責任 - 法定 General Liability - Statutory	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)
	2008	2,467.1	529.6	323.8	1.9	2,101.1	(489.3)	(19.8)
	2009	2,555.8	546.3	348.5	(38.3)	1,824.5	(125.2)	(4.9)
	2010	2,907.6	558.9	365.2	(10.5)	2,317.8	(323.8)	(11.1)
一般法律責任 - 其他 General Liability - Others	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
	2008	1,168.8	192.8	257.1	1.5	397.3	320.1	27.4
	2009	1,189.7	232.8	283.0	2.4	488.8	182.7	15.4
	2010	1,238.6	221.2	291.5	(3.0)	450.0	278.9	22.5
金錢損失 Pecuniary Loss	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
	2008	552.0	(4.6)	126.9	25.0	328.6	76.1	13.8
	2009	564.5	18.3	143.4	(5.8)	165.6	243.0	43.0
	2010	784.9	10.1	108.3	(7.1)	27.7	645.9	82.3
整體 Overall	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
	2008	15,084.1	2,982.3	2,322.8	33.6	9,341.9	403.5	2.7
	2009	15,693.4	3,044.5	2,366.1	(36.1)	8,669.1	1,649.8	10.5
	2010	16,628.1	3,062.4	2,414.6	(39.4)	9,447.4	1,743.1	10.5

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	百萬元 \$m	在滿期保費中所佔 百分率 % of EP
意外及健康 Accident & Health	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
	2008	143.5	24.0	28.6	0.7	76.4	13.8	9.6
	2009	206.9	43.2	25.0	0.9	115.4	22.4	10.8
	2010	380.0	96.6	22.1	3.8	295.8	(38.3)	(10.1)
汽車 Motor Vehicle	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
	2008	164.5	30.9	32.8	0.0	51.2	49.6	30.2
	2009	180.6	32.3	28.1	0.3	98.7	21.2	11.7
	2010	227.8	42.1	25.4	0.1	53.9	106.3	46.7
飛機 Aircraft	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
	2008	3.0	0.6	0.1	0.0	0.4	1.9	63.3
	2009	0.6	(0.3)	0.0	0.0	0.6	0.3	50.0
	2010	7.5	1.8	1.6	0.0	0.3	3.8	50.7
船舶 Ships	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)
	2008	127.0	24.5	17.3	0.1	64.0	21.1	16.6
	2009	172.4	29.1	24.4	0.4	94.2	24.3	14.1
	2010	293.8	66.8	44.4	0.3	156.3	26.0	8.8
貨運 Goods In Transit	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
	2008	169.3	37.7	32.4	0.1	177.6	(78.5)	(46.4)
	2009	237.1	45.6	30.3	0.2	142.2	18.8	7.9
	2010	296.7	73.7	68.8	0.6	250.1	(96.5)	(32.5)
財產損壞 Property Damage	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
	2008	1,123.6	173.1	245.1	2.2	339.7	363.5	32.4
	2009	1,208.1	194.3	225.6	1.8	502.5	283.9	23.5
	2010	1,275.8	258.8	259.6	(1.8)	515.7	243.5	19.1
一般法律責任 General Liability	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
	2008	554.8	81.2	162.0	0.3	57.4	253.9	45.8
	2009	579.0	86.6	184.6	0.3	31.2	276.3	47.7
	2010	625.0	110.9	186.6	(0.2)	69.4	258.3	41.3
金錢損失 Pecuniary Loss	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
	2008	401.3	48.3	105.7	29.4	156.3	61.6	15.4
	2009	345.1	6.8	134.2	(13.9)	172.9	45.1	13.1
	2010	371.6	56.7	131.5	(15.4)	32.9	165.9	44.6
非比例協約 Non-Proportional Treaty	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
	2008	123.5	9.7	3.2	(0.1)	(57.8)	168.5	136.4
	2009	138.7	7.1	6.8	0.1	104.6	20.1	14.5
	2010	133.5	10.1	3.5	0.0	19.2	100.7	75.4
比例協約 Proportional Treaty	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
	2008	315.4	96.6	10.7	0.1	182.1	25.9	8.2
	2009	181.1	57.4	13.1	(0.1)	65.4	45.3	25.0
	2010	221.7	86.5	11.3	(0.4)	118.6	5.7	2.6
整體 Overall	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
	2008	3,125.9	526.6	637.9	32.8	1,047.3	881.3	28.2
	2009	3,249.6	502.1	672.1	(10.0)	1,327.7	757.7	23.3
	2010	3,833.4	804.0	754.8	(13.0)	1,512.2	775.4	20.2