

表 G1 2006年直接及分入再保險業務承保業績  
Table G1 Underwriting Results of Direct & Reinsurance Inward Business for 2006

| 業務類別<br>CLASS OF BUSINESS   | 意外及健康<br>Accident & Health | 汽車<br>Motor Vehicle | 飛機<br>Aircraft | 船舶<br>Ships | 貨運<br>Goods In Transit | 財產損壞<br>Property Damage | 一般法律責任<br>General Liability | 金錢損失<br>Pecuniary Loss | 非比例協約<br>Non-Proportional Treaty | 比例協約<br>Proportional Treaty | 總額<br>Total |
|---|----------------------------|---------------------|----------------|-------------|------------------------|-------------------------|-----------------------------|------------------------|----------------------------------|-----------------------------|-------------|
|   | 百萬元<br>\$ m                | 百萬元<br>\$ m         | 百萬元<br>\$ m    | 百萬元<br>\$ m | 百萬元<br>\$ m            | 百萬元<br>\$ m             | 百萬元<br>\$ m                 | 百萬元<br>\$ m            | 百萬元<br>\$ m                      | 百萬元<br>\$ m                 | 百萬元<br>\$ m |
| 毛保費<br>Gross Premiums   | 5,364.2                    | 2,801.2             | 7.6            | 953.4       | 1,175.4                | 5,263.8                 | 5,706.0                     | 1,210.8                | 186.8                            | 288.8                       | 22,958.0    |
| 分出再保險保費<br>Reinsurance Outward Premiums   | 741.2                      | 451.1               | 6.0            | 411.7       | 339.4                  | 2,438.0                 | 1,769.7                     | 565.8                  | 15.5                             | 21.5                        | 6,759.9     |
| 淨保費<br>Net Premiums   | 4,623.0                    | 2,350.1             | 1.6            | 541.7       | 836.0                  | 2,825.8                 | 3,936.3                     | 645.0                  | 171.3                            | 267.3                       | 16,198.1    |
| 未滿期保費調整<br>Unearned Premiums Adjustment   | 252.7                      | (79.6)              | (0.2)          | (13.1)      | 0.2                    | 81.7                    | (55.0)                      | (79.9)                 | (1.6)                            | (7.1)                       | 98.1        |
| 滿期保費<br>Earned Premiums   | 4,370.3                    | 2,429.7             | 1.8            | 554.8       | 835.8                  | 2,744.1                 | 3,991.3                     | 724.9                  | 172.9                            | 274.4                       | 16,100.0    |
| 須付的佣金<br>Commissions Payable  | 887.2                      | 743.2               | 0.5            | 118.0       | 248.1                  | 1,310.1                 | 1,008.8                     | 250.5                  | 14.0                             | 101.4                       | 4,681.8     |
| 管理開支<br>Management Expenses   | 584.6                      | 334.0               | 2.3            | 97.9        | 159.6                  | 593.0                   | 725.5                       | 119.7                  | 7.4                              | 9.3                         | 2,633.3     |
| 未過期風險調整<br>Unexpired Risks Adjustment   | (23.3)                     | 21.1                | 0.0            | 3.4         | (0.3)                  | 1.2                     | (3.9)                       | 0.2                    | 0.1                              | 1.0                         | (0.5)       |
| 可收取的佣金<br>Commissions Receivable  | 234.8                      | 48.4                | 0.5            | 41.6        | 87.0                   | 596.0                   | 293.9                       | 178.3                  | 1.5                              | 10.8                        | 1,492.8     |
| 已償付申索毛額<br>Gross Claims Paid  | 3,153.7                    | 1,507.1             | 2.5            | 597.4       | 284.0                  | 1,577.6                 | 3,046.4                     | 191.5                  | 41.3                             | 193.2                       | 10,594.7    |
| 可追討的申索<br>Claims Recoverable  | 274.9                      | 291.1               | 0.0            | 176.0       | 97.7                   | 955.3                   | 855.7                       | 85.1                   | 11.2                             | 9.6                         | 2,756.6     |
| 已償付申索淨額<br>Net Claims Paid  | 2,878.8                    | 1,216.0             | 2.5            | 421.4       | 186.3                  | 622.3                   | 2,190.7                     | 106.4                  | 30.1                             | 183.6                       | 7,838.1     |
| 未決申索準備金調整<br>Outstanding Claims Provision Adjustment  | 46.7                       | (107.0)             | (3.4)          | 204.6       | 10.5                   | 41.5                    | 218.2                       | (38.7)                 | 23.9                             | (23.2)                      | 373.1       |
| 已承付申索淨額<br>Net Claims Incurred  | 2,925.5                    | 1,109.0             | (0.9)          | 626.0       | 196.8                  | 663.8                   | 2,408.9                     | 67.7                   | 54.0                             | 160.4                       | 8,211.2     |
| 承保利潤/(虧損)<br>Underwriting Profit/(Loss)   | 231.1                      | 270.8               | 0.4            | (248.9)     | 318.6                  | 772.0                   | 145.9                       | 465.1                  | 98.9                             | 13.1                        | 2,067.0     |
| <b>未滿期保費</b><br><b>UNEARNED PREMIUMS</b>  |                            |                     |                |             |                        |                         |                             |                        |                                  |                             |             |
| 截至2006年底的未滿期保費<br>Unearned Premiums at the end of 2006  | 1,453.9                    | 1,005.9             | 0.9            | 83.8        | 139.7                  | 1,250.5                 | 2,017.0                     | 896.4                  | 5.9                              | 90.9                        | 6,944.9     |
| 截至2005年底的未滿期保費<br>Unearned Premiums at the end of 2005  | 1,201.2                    | 1,085.5             | 1.1            | 96.9        | 139.5                  | 1,168.8                 | 2,072.0                     | 976.3                  | 7.5                              | 98.0                        | 6,846.8     |
| 增加/(減少)<br>Increase/(Decrease)  | 252.7                      | (79.6)              | (0.2)          | (13.1)      | 0.2                    | 81.7                    | (55.0)                      | (79.9)                 | (1.6)                            | (7.1)                       | 98.1        |
| <b>未過期風險</b><br><b>UNEXPIRED RISKS</b>  |                            |                     |                |             |                        |                         |                             |                        |                                  |                             |             |
| 截至2006年底的未過期風險<br>Unexpired Risks at the end of 2006  | 22.4                       | 47.4                | 0.0            | 3.4         | 0.3                    | 9.8                     | 118.2                       | 3.7                    | 0.1                              | 1.5                         | 206.8       |
| 截至2005年底的未過期風險<br>Unexpired Risks at the end of 2005  | 45.7                       | 26.3                | 0.0            | 0.0         | 0.6                    | 8.6                     | 122.1                       | 3.5                    | 0.0                              | 0.5                         | 207.3       |
| 增加/(減少)<br>Increase/(Decrease)  | (23.3)                     | 21.1                | 0.0            | 3.4         | (0.3)                  | 1.2                     | (3.9)                       | 0.2                    | 0.1                              | 1.0                         | (0.5)       |
| <b>未決申索準備金</b><br><b>OUTSTANDING CLAIMS PROVISION</b>   |                            |                     |                |             |                        |                         |                             |                        |                                  |                             |             |
| 未決申索準備金毛額<br>Gross Outstanding Claims Provision   | 468.6                      | 3,502.6             | 6.1            | 1,560.2     | 498.5                  | 3,887.6                 | 7,731.9                     | 431.3                  | 213.1                            | 318.8                       | 18,618.7    |
| 可追討的申索<br>Claims Recoverable  | 121.2                      | 579.9               | 2.5            | 760.7       | 177.3                  | 2,540.2                 | 1,938.0                     | 269.7                  | 45.3                             | 30.9                        | 6,465.7     |
| 未決申索準備金淨額<br>Net Outstanding Claims Provision   | 347.4                      | 2,922.7             | 3.6            | 799.5       | 321.2                  | 1,347.4                 | 5,793.9                     | 161.6                  | 167.8                            | 287.9                       | 12,153.0    |
| 已招致但未報賠的申索準備金<br>Provision for IBNR   | 604.4                      | 943.5               | 0.3            | 325.6       | 104.6                  | 551.4                   | 4,337.4                     | 105.9                  | 514.2                            | 106.7                       | 7,594.0     |
| 截至2006年底的未決申索準備金<br>(包括已招致但未報賠的申索)<br>Outstanding Claims Provision<br>(including IBNR) at the end of 2006 | 951.8                      | 3,866.2             | 3.9            | 1,125.1     | 425.8                  | 1,898.8                 | 10,131.3                    | 267.5                  | 682.0                            | 394.6                       | 19,747.0    |
| 截至2005年底的未決申索準備金<br>(包括已招致但未報賠的申索)<br>Outstanding Claims Provision<br>(including IBNR) at the end of 2005 | 905.1                      | 3,973.2             | 7.3            | 920.5       | 415.3                  | 1,857.3                 | 9,913.1                     | 306.2                  | 658.1                            | 417.8                       | 19,373.9    |
| 增加/(減少)<br>Increase/(Decrease)  | 46.7                       | (107.0)             | (3.4)          | 204.6       | 10.5                   | 41.5                    | 218.2                       | (38.7)                 | 23.9                             | (23.2)                      | 373.1       |