

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	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
	2008	5,906.7	830.9	689.1	(1.8)	3,873.4	515.1	8.7
汽車 Motor Vehicle	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
	2008	2,342.5	700.2	366.1	9.4	1,508.9	(242.1)	(10.3)
飛機 Aircraft	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)
	2008	3.8	0.6	1.3	0.0	0.9	1.0	26.3
船舶 Ships	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)
	2008	643.4	95.1	104.6	(3.2)	451.1	(4.2)	(0.7)
貨運 Goods In Transit	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
	2008	885.2	170.8	183.1	0.3	415.6	115.4	13.0
財產損壞 Property Damage	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
	2008	2,845.5	757.7	627.1	3.6	974.3	482.8	17.0
一般法律責任 General Liability	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
	2008	4,190.7	803.6	742.9	3.7	2,555.8	84.7	2.0
金錢損失 Pecuniary Loss	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
	2008	953.3	43.7	232.6	54.4	484.9	137.7	14.4
非比例協約 Non-Proportional Treaty	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
	2008	123.5	9.7	3.2	(0.1)	(57.8)	168.5	136.4
比例協約 Proportional Treaty	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
	2008	315.4	96.6	10.7	0.1	182.1	25.9	8.2
總額 Overall	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
	2008	18,210.0	3,508.9	2,960.7	66.4	10,389.2	1,284.8	7.1

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	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
	2008	5,763.2	806.9	660.5	(2.5)	3,797.0	501.3	8.7
汽車 Motor Vehicle	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
	2008	2,178.0	669.3	333.3	9.4	1,457.7	(291.7)	(13.4)
飛機 Aircraft	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)
	2008	0.8	0.0	1.2	0.0	0.5	(0.9)	(112.5)
船舶 - 法定 Ships - Statutory	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
	2008	26.9	4.0	5.5	0.1	(3.7)	21.0	78.1
船舶 - 其他 Ships - Others	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)
	2008	489.5	66.6	81.8	(3.4)	390.8	(46.3)	(9.5)
貨運 Goods In Transit	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
	2008	715.9	133.1	150.7	0.2	238.0	193.9	27.1
財產損壞 Property Damage	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
	2008	1,721.9	584.6	382.0	1.4	634.6	119.3	6.9
一般法律責任 - 法定 General Liability - Statutory	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)
	2008	2,467.1	529.6	323.8	1.9	2,101.1	(489.3)	(19.8)
一般法律責任 - 其他 General Liability - Others	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
	2008	1,168.8	192.8	257.1	1.5	397.3	320.1	27.4
金錢損失 Pecuniary Loss	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
	2008	552.0	(4.6)	126.9	25.0	328.6	76.1	13.8
總額 Overall	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
	2008	15,084.1	2,982.3	2,322.8	33.6	9,341.9	403.5	2.7

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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	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
	2008	143.5	24.0	28.6	0.7	76.4	13.8	9.6
汽車 Motor Vehicle	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
	2008	164.5	30.9	32.8	0.0	51.2	49.6	30.2
飛機 Aircraft	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
	2008	3.0	0.6	0.1	0.0	0.4	1.9	63.3
船舶 Ships	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)
	2008	127.0	24.5	17.3	0.1	64.0	21.1	16.6
貨運 Goods In Transit	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
	2008	169.3	37.7	32.4	0.1	177.6	(78.5)	(46.4)
財產損壞 Property Damage	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
	2008	1,123.6	173.1	245.1	2.2	339.7	363.5	32.4
一般法律責任 General Liability	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
	2008	554.8	81.2	162.0	0.3	57.4	253.9	45.8
金錢損失 Pecuniary Loss	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
	2008	401.3	48.3	105.7	29.4	156.3	61.6	15.4
非比例協約 Non-Proportional Treaty	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
	2008	123.5	9.7	3.2	(0.1)	(57.8)	168.5	136.4
比例協約 Proportional Treaty	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
	2008	315.4	96.6	10.7	0.1	182.1	25.9	8.2
總額 Overall	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
	2008	3,125.9	526.6	637.9	32.8	1,047.3	881.3	28.2