

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	須付的佣金/ (可收取的佣金) 淨額	管理開支	未過期風險調整	已承付申索淨額	承保利潤/(虧損)	
		Earned Premiums "EP"	Net Commissions Payable/ (Receivable)	Management Expenses	Unexpired Risks Adjustment	Net Claims Incurred	Underwriting Profit/(Loss)	在滿期保 費中所佔 百分率 % of EP
		百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	百萬元 \$m	
意外及健康 Accident & Health	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
	2009	6,339.9	866.1	717.8	8.7	4,179.9	567.4	8.9
汽車 Motor Vehicle	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)
	2009	2,278.7	671.6	329.7	(15.8)	1,327.9	(34.7)	(1.5)
飛機 Aircraft	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
	2009	0.7	(0.5)	1.7	0.0	0.6	(1.1)	(157.1)
船舶 Ships	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)
	2009	1,033.4	137.9	109.3	7.2	612.7	166.3	16.1
貨運 Goods In Transit	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
	2009	799.0	138.3	155.6	4.2	257.4	243.5	30.5
財產損壞 Property Damage	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
	2009	2,937.4	777.9	610.5	4.9	765.3	778.8	26.5
一般法律責任 General Liability	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
	2009	4,324.5	865.7	816.1	(35.6)	2,344.5	333.8	7.7
金錢損失 Pecuniary Loss	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
	2009	909.6	25.1	277.6	(19.7)	338.5	288.1	31.7
非比例協約 Non-Proportional Treaty	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
	2009	138.7	7.1	6.8	0.1	104.6	20.1	14.5
比例協約 Proportional Treaty	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
	2009	181.1	57.4	13.1	(0.1)	65.4	45.3	25.0
整體 Overall	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
	2009	18,943.0	3,546.6	3,038.2	(46.1)	9,996.8	2,407.5	12.7

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	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
	2009	6,133.0	822.9	692.8	7.8	4,064.5	545.0	8.9
汽車 Motor Vehicle	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)
	2009	2,098.1	639.3	301.6	(16.1)	1,229.2	(55.9)	(2.7)
飛機 Aircraft	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)
	2009	0.1	(0.2)	1.7	0.0	0.0	(1.4)	(1,400.0)
船舶 - 法定 Ships - Statutory	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
	2009	25.1	3.3	4.9	(0.1)	2.8	14.2	56.6
船舶 - 其他 Ships - Others	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)
	2009	835.9	105.5	80.0	6.9	515.7	127.8	15.3
貨運 Goods In Transit	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
	2009	561.9	92.7	125.3	4.0	115.2	224.7	40.0
財產損壞 Property Damage	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
	2009	1,729.3	583.6	384.9	3.1	262.8	494.9	28.6
一般法律責任 - 法定 General Liability - Statutory	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)
	2009	2,555.8	546.3	348.5	(38.3)	1,824.5	(125.2)	(4.9)
一般法律責任 - 其他 General Liability - Others	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
	2009	1,189.7	232.8	283.0	2.4	488.8	182.7	15.4
金錢損失 Pecuniary Loss	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
	2009	564.5	18.3	143.4	(5.8)	165.6	243.0	43.0
整體 Overall	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
	2009	15,693.4	3,044.5	2,366.1	(36.1)	8,669.1	1,649.8	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	在滿期保費中所佔 百分率 % of EP	
意外及健康 Accident & Health	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
	2009	206.9	43.2	25.0	0.9	115.4	22.4	10.8
汽車 Motor Vehicle	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
	2009	180.6	32.3	28.1	0.3	98.7	21.2	11.7
飛機 Aircraft	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
	2009	0.6	(0.3)	0.0	0.0	0.6	0.3	50.0
船舶 Ships	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
	2009	172.4	29.1	24.4	0.4	94.2	24.3	14.1
貨運 Goods In Transit	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)
	2009	237.1	45.6	30.3	0.2	142.2	18.8	7.9
財產損壞 Property Damage	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
	2009	1,208.1	194.3	225.6	1.8	502.5	283.9	23.5
一般法律責任 General Liability	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
	2009	579.0	86.6	184.6	0.3	31.2	276.3	47.7
金錢損失 Pecuniary Loss	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
	2009	345.1	6.8	134.2	(13.9)	172.9	45.1	13.1
非比例協約 Non- Proportional Treaty	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
	2009	138.7	7.1	6.8	0.1	104.6	20.1	14.5
比例協約 Proportional Treaty	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
	2009	181.1	57.4	13.1	(0.1)	65.4	45.3	25.0
整體 Overall	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
	2009	3,249.6	502.1	672.1	(10.0)	1,327.7	757.7	23.3